

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

BARBARA KING,
individually and on behalf of the class
defined herein,

Plaintiff,

VS.

RESURGENCE FINANCIAL, LLC,

Defendant.

Case No. 08 CV 3306
Judge Amy J. St. Eve
Magistrate Judge Cox

PLAINTIFF'S PRELIMINARY MOTION FOR CLASS CERTIFICATION

Plaintiff respectfully requests that this Court enter an order determining that this Fair Debt Collection Practices Act (“FDCPA”) action may proceed as a class action against defendant Resurgence Financial, LLC (“Resurgence”). Plaintiff defines the class as (a) all individuals (b) against whom defendant Resurgence Financial, LLC filed a collection lawsuit (c) in Illinois (d) subsequent to January 1, 2008, (e) without attaching to the complaint an assignment that complied with §8b of the ICAA.

Plaintiff further requests that Edelman, Combs, Lattuner & Goodwin, LLC be appointed counsel for the class.

In support of this motion, plaintiff states as follows:

NATURE OF THE CASE

1. There is a substantial problem with debt buyers suing on debts that they do not own and have no right to sue on.
2. There are multiple reported cases in which debtors have been subjected to litigation because they “settled” with A and then B claimed to own the debt. Smith v. Mallick, 514 F.3d 48 (D.C. Cir. 2008) (commercial debt purchased and resold by debt buyer, debt buyer [possibly fraudulently] settles debt it no longer owns, settlement held binding because notice of assignment not given, but obligor subjected to litigation as result). See also, Miller v. Wolpoff & Abramson,

LLP, 1:06-CV-207-TS, 2008 U.S. Dist. LEXIS 12283 (N.D. Ind., Feb. 19, 2008), where a debtor complained he had been sued twice on the same debt; Dornhecker v. Ameritech Corp., 99 F. Supp. 2d 918, 923 (N.D. Ill. 2000), where the debtor claimed he settled with one agency and was then dunned by a second for the same debt, and Northwest Diversified, Inc. v. Desai, 353 Ill.App.3d 378, 818 N.E.2d 753 (1st Dist. 2004), where a commercial debtor paid the creditor only to be subjected to a levy by a purported debt buyer.

3. In Wood v. M&J Recovery LLC, CV 05-5564, 2007 U.S. Dist. LEXIS 24157 (E.D. N.Y., Apr. 2, 2007), a debtor complained of multiple collection efforts by various debt buyers and collectors on the same debt, and the defendants asserted claims against one another disputing the ownership of the portfolio involved. Shekinah alleged that it sold a portfolio to NLRS, that NLRS was unable to pay, that the sale agreement was modified so that NLRS would only obtain 1/5 of the portfolio, and that the 1/5 did not include the plaintiff's debt. Portfolio claimed that it and not Shekinah is the rightful owner of the portfolio.

4. In Associates Financial Services Co. v. Bowman, Heintz, Boscia & Vician, P.C., IP 99-1725-C-M/S, 2001 U.S. Dist. LEXIS 7874, *9-12 (S.D. Ind., Apr. 25, 2001), later opinion, 2004 U.S. Dist. LEXIS 6520 (S.D. Ind., Mar. 31, 2004), allegations were made that a creditor had continued to collect accounts allegedly sold to a debt buyer.

5. Courts have also dismissed numerous collection and foreclosure lawsuits filed in the names of entities that did not own the purported debts. In re Foreclosure Cases, 1:07CV2282 and 14 others, 2007 U.S. Dist. LEXIS 84011, 2007 WL 3232430 (N.D. Ohio, Oct. 31, 2007); In re Foreclosure Cases, 07-cv-166 and 18 others, 2007 U.S. Dist. LEXIS 90812 (S.D. Ohio, Nov. 27, 2007); In re Foreclosure Cases, 521 F. Supp. 2d 650 (S.D. Ohio 2007); In re Foreclosure Cases, 07-cv-166 and 14 others, 2007 U.S. Dist. LEXIS 95673 (S.D. Ohio, Dec. 27, 2007); NovaStar Mortgage, Inc. v. Riley, 3:07-CV-397, 2007 U.S. Dist. LEXIS 86216 (S.D. Ohio, Nov. 21, 2007); NovaStar Mortgage, Inc. v. Grooms, 3:07-CV-395, 2007 U.S. Dist. LEXIS 86214 (S.D. Ohio, Nov. 21, 2007); HSBC Bank USA v. Rayford, 3:07-CV-428, 2007 U.S. Dist. LEXIS 86215 (S.D. Ohio,

Nov. 21, 2007); Everhome Mtge. Co. v. Rowland, 2008 Ohio 1282; 2008 Ohio App. LEXIS 1103 (Ohio App., Mar. 20, 2008) (judgment for plaintiff reversed because it failed to introduce assignment or establish that it was the holder of the note and mortgage); Deutsche Bank National Trust Co. v. Castellanos, 277/07, 2008 NY Slip Op 50033U; 18 Misc. 3d 1115A; 2008 N.Y. Misc. LEXIS 44; 239 N.Y.L.J. 16 (Kings Co., N.Y., Sup. Ct., Jan. 14, 2008); HSBC Bank USA, N.A. v. Valentin, 15968/07, 2008 NY Slip Op 50164U; 14 Misc. 3d 1123A; 2008 N.Y. Misc. LEXIS 229 (Kings Co., N.Y., Sup. Ct., Jan. 30, 2008); HSBC Bank USA, N.A. v. Cherry, 21335/07, 2007 NY Slip Op 52378U; 18 Misc. 3d 1102A; 2007 N.Y. Misc. LEXIS 8279; 239 N.Y.L.J. 2 (Kings Co., N.Y. Sup. Ct., Dec. 17, 2007); Deutsche Bank National Trust Co. v. Castellanos, 15 Misc. 3d 1134A; 841 N.Y.S.2d 819 (Kings. Co., N.Y. Sup. Ct. 2007).

6. An article that appeared in the trade press shortly before the extension of the Illinois Collection Agency Act to debt buyers stated:

More collection agencies are turning to the debt resale market as a place to pick up accounts to collect on. Too small to buy portfolios directly from major credit issuers, they look to the secondary market where portfolios are resold in smaller chunks that they can handle.

But what they sometimes find in the secondary market are horror stories: The same portfolio is sold to multiple buyers; the seller doesn't actually own the portfolio put up for sale; half the accounts are out of statute; accounts are rife with erroneous information; access to documentation is limited or nonexistent...

Corinna C. Petry, Do Your Homework; Dangers often lay hidden in secondary market debt portfolio offerings. Here are lessons from the market pros that novices can use to avoid nasty surprises, Collections & Credit Risk, March 2007, pg. 24 Vol. 12 No. 3.

7. Debt buyer American Acceptance file a lawsuit alleging that a broker of charged-off debts sold it debts to which it did not have title. American Acceptance Co. v. Goldberg, 2:08cv9 (N.D. Ind.). Another debt buyer, Hudson & Keyse, filed suit alleging that the same debt broker obtained information about consumer debts owned by Hudson & Keyse and used the information to try to collect the debts for its own account, even though it didn't own them. Hudson & Keyse, LLC v. Goldberg & Associates, LLC, 07-81047-civ (S.D. Fla., filed Nov. 5, 2007). A

similar suit, alleging that the broker resold accounts it did not own, was filed by Old National Bank, Old National Bank v. Goldberg & Associates, 9:08-cv-80078-DMM (S.D. Fla., Jan. 24, 2008). The same debt broker is accused in another complaint of selling 6,521 accounts totaling about \$40 million face value which it did not own. RMB Holdings, LLC v. Goldberg & Associates, LLC, 3:07-cv-00406 (E.D. Tenn., filed Oct. 29, 2007). Other debt buyers have voiced similar complaints. “Florida Broker Faces Multiple Lawsuits,” Collections & Credit Risk, April 2008, p. 8.

8. In a related abuse, debt buyers would “purchase” debts with minimal information about the debtor and then try to “collect” them from anyone with a similar name. In 2004, the Federal Trade Commission shut down a debt buyer called CAMCO headquartered in Illinois. The following is from a press release issued by the FTC in connection with that case:

... In papers filed with the court, the agency charged that as much as 80 percent of the money CAMCO collects comes from consumers who never owed the original debt in the first place. Many consumers pay the money to get CAMCO to stop threatening and harassing them, their families, their friends, and their co-workers.

According to the FTC, CAMCO buys old debt lists that frequently contain no documentation about the original debt and in many cases no Social Security Number for the original debtor. CAMCO makes efforts to find people with the same name in the same geographic area and tries to collect the debt from them – whether or not they are the actual debtor. In papers filed with the court, the FTC alleges that CAMCO agents told consumers – even consumers who never owed the money – that they were legally obligated to pay. They told consumers that if they did not pay, CAMCO could have them arrested and jailed, seize their property, garnish their wages, and ruin their credit. All of those threats were false, according to the FTC.... (<http://www.ftc.gov/opa/2004/12/camco.htm>).

9. In order to protect Illinois residents against this sort of abuse, the Illinois Collection Agency Act (“ICAA”) was amended effective January 1, 2008 to define debt buyers as “collection agencies.” This makes applicable the special assignment requirements in ICAA §8b, 225 ILCS 425/8b. Illinois courts had held prior to the amendment that a party that was required to but did not have such an assignment does not have a valid claim and that the defendant in such a case is entitled to judgment. Business Service Bureau, Inc. v. Webster, 298 Ill. App. 3d 257; 698 N.E.2d 702 (4th Dist. 1998).

10. Section 8b of the ICAA provides:

Sec. 8b. An account may be assigned to a collection agency for collection with title passing to the collection agency to enable collection of the account in the agency's name as assignee for the creditor provided:

(a) The assignment is manifested by a written agreement, separate from and in addition to any document intended for the purpose of listing a debt with a collection agency. The document manifesting the assignment shall specifically state and include:

(i) the effective date of the assignment; and

(ii) the consideration for the assignment.

(b) The consideration for the assignment may be paid or given either before or after the effective date of the assignment. The consideration may be contingent upon the settlement or outcome of litigation and if the claim being assigned has been listed with the collection agency as an account for collection, the consideration for assignment may be the same as the fee for collection.

(c) All assignments shall be voluntary and properly executed and acknowledged by the corporate authority or individual transferring title to the collection agency before any action can be taken in the name of the collection agency.

(d) No assignment shall be required by any agreement to list a debt with a collection agency as an account for collection.

(e) No litigation shall commence in the name of the licensee as plaintiff unless: (i) there is an assignment of the account that satisfies the requirements of this Section and (ii) the licensee is represented by a licensed attorney at law. . . .

11. Furthermore, the assignment must be attached to the complaint. Candice Co. v. Ricketts, 281 Ill.App.3d 359, 362, 666 N.E.2d 722 (1st Dist. 1996).

12. Finally, the assignee is required “in his or her pleading on oath allege that he or she is the actual bona fide owner thereof, and set forth how and when he or she acquired title....” 735 ILCS 5/2-403(a).

13. Defendant Resurgence, a debt buyer regulated by the ICAA since January 1, 2008, systematically files collection lawsuits without compliance with ICAA §8b and, therefore, without valid claims.

14. Plaintiff complains that such practice violates both the Fair Debt Collection Practices Act, 15 U.S.C. §§1692e and 1692f, and ICAA §9. Plaintiff alleges that the filing of

lawsuits without legally-sufficient title to the debts sued upon is a “false, deceptive, or misleading representation or means in connection with the collection of any debt” (15 U.S.C. §1692e), a “false representation of ... (A) the character, amount, or legal status of any debt” (15 U.S.C. §1692e(2)), a “threat to take any action that cannot legally be taken” (15 U.S.C. §1692e(5)), and “the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer” (15 U.S.C. §1692e(10)), as well as an unfair practice, in violation of 15 U.S.C. §1692f. Plaintiff further contends that defendant violated 225 ILCS 425/8b by filing suit without an assignment in the form specified therein and “[a]ttempt[ed] or threaten[ed] to enforce a right or remedy with knowledge or reason to know that the right or remedy does not exist....” 225 ILCS 425/9. Finally, plaintiff contends that the same conduct constitutes an unfair practice within the meaning of the Illinois Consumer Fraud Act, 815 ILCS 505/2.

CLASS CERTIFICATION REQUIREMENTS

15. All requirements of Rules 23(a) and (b)(3) of the Federal Rules of Civil Procedure have been met.

16. It is reasonable to infer from the following facts that the number of class members exceeds the approximately 40 required for certification.

a. This action complains of a standard practice used by defendant. Defendant uses form complaints and never has the required assignment attached;

b. Defendant has filed, since January 1, 2008, more than 500 lawsuits against residents of Illinois. Appendix A is a printout of the Cook County Circuit Court listing of its filings. Other cases have been filed in other counties.

17. Plaintiff will obtain the exact number of class members through discovery, and requests a briefing schedule long enough to obtain such information.

18. There are questions of law and fact common to the class, which questions predominate over any questions affecting only individual class members. The primary question is whether defendant’s practice violates the FDCPA, ICAA, and the Illinois Consumer Fraud Act.

19. Plaintiff's claim is typical of the claims of the class members. All are based on the same factual and legal theories.

20. Plaintiff will fairly and adequately represent the interests of the class members. Plaintiff has retained counsel experienced in consumer credit and debt collection abuse cases. (Appendix B).

21. A class action is superior to other alternative methods of adjudicating this dispute, in that:

a. Congress specifically contemplated FDCPA class actions as a principal means of enforcing the statute;

b. A class action is necessary to determine that defendant's conduct is a violation of law and bring about its cessation.

22. In further support of this motion, plaintiff submits the accompanying memorandum of law.

23. Plaintiff is filing a class certification motion at this time because of the decision in White v. Humana Health Plan, Inc., 06 C 5546, 2007 U.S. Dist. LEXIS 32263 (N.D. Ill., May 2, 2007).

WHEREFORE, plaintiff respectfully requests that this Court enter an order determining that this action may proceed as a class action.

Respectfully submitted,

s/ Daniel A. Edelman
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LIST OF APPENDICES

- A Search of lawsuits filed by Resurgence Financial, LLC in Cook County Circuit Court since January 1, 2008.
- B Declaration of Daniel A. Edelman.

CERTIFICATE OF SERVICE

I, Daniel A. Edelman, hereby certify that on June 16, 2008, the foregoing document was filed electronically using the Court's CM/ECF system. A copy of the foregoing document was served on the following via hand delivery:

RESURGENCE FINANCIAL, LLC
c/o Nathan M. Grossman, Registered Agent
20 S. Clark Street, Suite 1650
Chicago, IL 60603

s/ Daniel A. Edelman
Daniel A. Edelman

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APPENDIX A

Dorothy Brown

Clerk of the Circuit Court

Cook County



Division: Civil

Click on Case Number for Case Information Summary

Name Search Results for: RESURGENCE

<u>Case Number</u>	<u>Plaintiff</u>	<u>Defendant</u>	<u>Date Filed</u>
2008-M1-143156	RESURGENCE FINANCI	ORR MARGAUX A	05/27/2008
2008-M1-143157	RESURGENCE FINANCI	RODRIGUES ANDERSON	05/27/2008
2008-M1-143158	RESURGENCE FINANCI	JOHNSON KENYETTA L	05/27/2008
2008-M1-143159	RESURGENCE FINANCI	TREVINO ANDREA	05/27/2008
2008-M1-143160	RESURGENCE FIANNCI	VEGA NELSON A SR	05/27/2008
2008-M1-143161	RESURGENCE FINANCI	CARRASQUILLO JESSI	05/27/2008
2008-M1-143162	RESURGENCE FINANCI	MAGANA ANGELICA L	05/27/2008
2008-M1-143163	RESURGENCE FINANCI	CLAY MARK	05/27/2008
2008-M1-143164	RESURGENCE FINANCI	LISOVSKIS DENISS	05/27/2008
2008-M1-143165	RESURGENCE FINANCI	LOPER TEEMEKA J	05/27/2008
2008-M1-143166	RESURGENCE FINANCI	AXIBAL ERIKA S	05/27/2008
2008-M1-143167	RESURGENCE FINANCI	OMENAZU JESSE C	05/27/2008
2008-M1-143168	RESURGENCE FINANCI	YAMBO EDWIN	05/27/2008
2008-M1-143169	RESURGENCE FINANCI	VENANCIO ANTONIO	05/27/2008
2008-M1-143170	RESURGENCE FINANCI	TORRES MARIA LUISA	05/27/2008
2008-M1-143171	RESURGENCE FINANCI	VAUGHN HILARY J	05/27/2008
2008-M1-143172	RESURGENCE FINANCI	PEHLIC DELDINA	05/27/2008
2008-M1-143173	RESURGENCE FINANCI	GLOVER SHAVON T	05/27/2008
2008-M1-143174	RESURGENCE FINANCI	JOHNSON LATRICA	05/27/2008
2008-M1-143175	RESURGENCE FINANCI	IBRAHIM DAVID N II	05/27/2008
2008-M1-143176	RESURGENCE FINANCI	SANTOYO JUAN D	05/27/2008
2008-M1-143177	RESURGENCE FINANCI	BENJAMIN AARON D	05/27/2008
2008-M1-143178	RESURGENCE FINANCI	TAKANASHI MASAHIKO	05/27/2008
2008-M1-143179	RESURGENCE FINANCI	COLANDREA BETH	05/27/2008
2008-M1-143180	RESURGENCE FINANCI	ROBINSON DANTE J	05/27/2008

<u>2008-M1-142540</u>	RESURGENCE FINANCI	BALAKRISHNAN CHAND	05/23/2008
<u>2008-M1-142541</u>	RESURGENCE FINANCI	IVANOVA MARINA P	05/23/2008
<u>2008-M1-142542</u>	RESURGENCE FINANCI	BARNES HARRIET	05/23/2008
<u>2008-M1-142543</u>	RESURGENCE FINANCI	WASHINGTON ANTWAN	05/23/2008
<u>2008-M1-142544</u>	RESURGENCE FINANCI	MILLS BRANDON	05/23/2008
<u>2008-M1-142545</u>	RESURGENCE FINANCI	COLON MARIBEL	05/23/2008
<u>2008-M1-142546</u>	RESURGENCE FINANCI	DARDEN CORNEL JR	05/23/2008
<u>2008-M1-142547</u>	RESURGENCE FINANCI	POKLADEK ADAM	05/23/2008
<u>2008-M1-142548</u>	RESURGENCE FINANCI	CONTRERAS JAMIE A	05/23/2008
<u>2008-M1-142549</u>	RESURGENCE FINANCI	BEASLEY BOBBIE J	05/23/2008
<u>2008-M1-142550</u>	RESURGENCE FINANCI	MOORE TIMOTHY J	05/23/2008
<u>2008-M1-142551</u>	RESURGENCE FINANCI	JOHNSON MAZIE R	05/23/2008
<u>2008-M1-142552</u>	RESURGENCE FINANCI	MCCARTY CHRISTOPHE	05/23/2008
<u>2008-M1-142553</u>	RESURGENCE FINANCI	MCMILLIAN MONICA S	05/23/2008
<u>2008-M1-142554</u>	RESURGENCE FINANCI	WHITE ANNA M	05/23/2008
<u>2008-M1-142555</u>	RESURGENCE FINANCI	GOMEZ NATALI	05/23/2008
<u>2008-M1-142556</u>	RESURGENCE FINANCI	LEON MARISOL	05/23/2008
<u>2008-M1-142557</u>	RESURGENCE FINANCI	SMITH GENSAN K	05/23/2008
<u>2008-M1-142558</u>	RESURGENCE FINANCI	DEAGUILAR CARMEN I	05/23/2008
<u>2008-M1-142559</u>	RESURGENCE FINANCI	GAMBINA JOSEPH R	05/23/2008
<u>2008-M1-142560</u>	RESURGENCE FINANCI	JOHNSON PATTY D	05/23/2008
<u>2008-M1-142561</u>	RESURGENCE FINANCI	HARRIS ALEXANDER B	05/23/2008
<u>2008-M1-142562</u>	RESURGENCE FINANCI	JEON KUM C	05/23/2008
<u>2008-M1-142563</u>	RESURGENCE FINANCI	CAVALIER ROBERT L	05/23/2008
<u>2008-M1-142564</u>	RESURGENCE FINANCI	WALSH ELIZABETH A	05/23/2008
<u>2008-M1-142672</u>	RESURGENCE FINANCI	GRIMES NATASHA M	05/23/2008
<u>2008-M1-142673</u>	RESURGENCE FINANCI	SOTO BEATRIZ	05/23/2008
<u>2008-M1-142674</u>	RESURGENCE FINANCI	MUNOZ MAYZELLE F	05/23/2008
<u>2008-M1-142675</u>	RESURGENCE FINANCI	HUSAIN SHEILA N	05/23/2008
<u>2008-M1-142676</u>	RESURGENCE FINANCI	ANDINO JUAN J	05/23/2008
<u>2008-M1-142678</u>	RESURGENCE FINANCI	JACKSON JARVIS D	05/23/2008
<u>2008-M1-142679</u>	RESURGENCE FINANCI	HARPER CARA L	05/23/2008
<u>2008-M1-142680</u>	RESURGENCE FINANCI	ELY IVORY	05/23/2008
<u>2008-M1-142681</u>	RESURGENCE FINANCI	SMITH KEVONE L	05/23/2008
<u>2008-M1-142682</u>	RESURGENCE FINANCI	JENSEN STEPHEN SR	05/23/2008
<u>2008-M1-142683</u>	RESURGENCE FINANCI	JONES CHARLES M JR	05/23/2008
<u>2008-M1-142684</u>	RESURGENCE FINANCI	MARTINEZ JESSICA	05/23/2008

<u>2008-M1-142685</u>	RESURGENCE FINANCI	RAFF EDWIN	05/23/2008
<u>2008-M1-142686</u>	RESURGENCE FINANCI	DEJANOVICH NICHOLA	05/23/2008
<u>2008-M1-142687</u>	RESURGENCE FINANCI	STUCKEY MAURICE L	05/23/2008
<u>2008-M1-142688</u>	RESURGENCE FINANCI	JOHNSON DOLORES A	05/23/2008
<u>2008-M1-142689</u>	RESURGENCE FINANCI	MATTHEWS AVERY A	05/23/2008
<u>2008-M1-142690</u>	RESURGENCE FINANCI	BRATKO AGNIESZKA A	05/23/2008
<u>2008-M1-142691</u>	RESURGENCE FINANCI	ABDELMUTI TAGREED	05/23/2008
<u>2008-M1-142692</u>	RESURGENCE FINANCI	TRIPLETT TAMMY J	05/23/2008
<u>2008-M1-142694</u>	RESURGENCE FINANCI	ALSHUMMARY MAHMUD	05/23/2008
<u>2008-M1-142695</u>	RESURGENCE FINANCI	AHMADI NIAZ MOHAMM	05/23/2008
<u>2008-M1-142696</u>	RESURGENCE FINANCI	MACK SHERRIE A	05/23/2008
<u>2008-M1-142697</u>	RESURGENCE FINANCI	LEMA MARTHA	05/23/2008
<u>2008-M1-142698</u>	RESURGENCE FINANCI	WENDEL MICHELLE M	05/23/2008
<u>2008-M1-142699</u>	RESURGENCE FINANCI	GOODWIN RYAN T	05/23/2008
<u>2008-M1-142700</u>	RESURGENCE FINANCI	OSTIAN FRANCIS L	05/23/2008
<u>2008-M1-142702</u>	RESURGENCE FINANCI	BASKIN KENYATTA	05/23/2008
<u>2008-M1-142703</u>	RESURGENCE FINANCI	JACKSON MARCELLUS	05/23/2008
<u>2008-M1-142704</u>	RESURGENCE FINANCI	FLORES RAMIRO	05/23/2008
<u>2008-M1-142705</u>	RESURGENCE FINANCI	MILINE JENNIFER D	05/23/2008
<u>2008-M1-142706</u>	RESURGENCE FINANCI	CAVOUR RAFAEL FREI	05/23/2008
<u>2008-M1-142707</u>	RESURGENCE FINANCI	ARSEVEN ONDER	05/23/2008
<u>2008-M1-142708</u>	RESURGENCE FINANCI	HICKS COURTNEY A	05/23/2008
<u>2008-M1-142709</u>	RESURGENCE FINANCI	BARBA STEPHEN ERIC	05/23/2008
<u>2008-M1-142710</u>	RESURGENCE FINANCI	MOHAMMED AMAL M II	05/23/2008
<u>2008-M1-142711</u>	RESURGENCE FINANCI	TORANZO DOINITA M	05/23/2008
<u>2008-M1-142712</u>	RESURGENCE FINANCI	ATKINS ROSALEE	05/23/2008
<u>2008-M1-142713</u>	RESURGENCE FINANCI	WORTHY TURWAYNE	05/23/2008
<u>2008-M1-142714</u>	RESURGENCE FINANCI	HOWARD JESSE C	05/23/2008
<u>2008-M1-142715</u>	RESURGENCE FINANCI	SIMMONS KURT R	05/23/2008
<u>2008-M1-142716</u>	RESURGENCE FINANCI	RAMADANI VALBONA S	05/23/2008
<u>2008-M1-142717</u>	RESURGENCE FINANCI	PALOMO HUGO R	05/23/2008
<u>2008-M1-142718</u>	RESURGENCE FINANCI	RAZOTE FLORDELIZA	05/23/2008
<u>2008-M1-142719</u>	RESURGENCE FINANCI	CALDWELL JANET W	05/23/2008
<u>2008-M1-142720</u>	RESURGENCE FINANCI	ABU-KAWOD MOHAMED	05/23/2008
<u>2008-M1-142721</u>	RESURGENCE FINANCI	ROSEN SAM	05/23/2008
<u>2008-M1-142133</u>	RESURGENCE FINANCI	TUTU TONY	05/22/2008
<u>2008-M1-142136</u>	RESURGENCE FINANCI	PATINDOL ALBERTO C	05/22/2008

<u>2008-M1-142137</u>	RESURGENCE FINANCI	DILLON ANGELA L	05/22/2008
<u>2008-M1-142138</u>	RESURGENCE FINANCI	MURPHY JAMES R	05/22/2008
<u>2008-M1-142139</u>	RESURGENCE FINANCI	ALSHANYOUR ZARIFEH	05/22/2008
<u>2008-M1-142140</u>	RESURGENCE FINANCI	YUEN LEYMON	05/22/2008
<u>2008-M1-142141</u>	RESURGENCE FINANCI	CHODOR RITA E	05/22/2008
<u>2008-M1-142142</u>	RESURGENCE FINANCI	RUIZ ZAIDA L	05/22/2008
<u>2008-M1-142143</u>	RESURGENCE FINANCI	WANG XIANG R	05/22/2008
<u>2008-M1-142144</u>	RESURGENCE FINANCI	TUNWARUCKIT WARUT	05/22/2008
<u>2008-M1-142145</u>	RESURGENCE FINANCI	SHEPLEY JOHN S	05/22/2008
<u>2008-M1-142146</u>	RESURGENCE FINANCI	JOHNSON JEDIDAH O	05/22/2008
<u>2008-M1-142148</u>	RESURGENCE FINANCI	ORTIZ HUGO	05/22/2008
<u>2008-M1-142149</u>	RESURGENCE FINANCI	SOTELO ELIAS	05/22/2008
<u>2008-M1-142150</u>	RESURGENCE FINANCI	MORGAN DAVID S	05/22/2008
<u>2008-M1-142151</u>	RESURGENCE FINANCI	TAYEB LUTFIM M JR	05/22/2008
<u>2008-M1-142152</u>	RESURGENCE FINANCI	RUPP PAUL	05/22/2008
<u>2008-M1-142153</u>	RESURGENCE FINANCI	PERLONGO FRANK P	05/22/2008
<u>2008-M1-142154</u>	RESURGENCE FINANCI	MITCHELL LILLIE L	05/22/2008
<u>2008-M1-142155</u>	RESURGENCE FINANCI	LUANGVIJA CHANTHIV	05/22/2008
<u>2008-M1-142156</u>	RESURGENCE FINANCI	BULTEMA XOCHITL	05/22/2008
<u>2008-M1-142157</u>	RESURGENCE FINANCI	CAMPBELL SCOTT I	05/22/2008
<u>2008-M1-142158</u>	RESURGENCE FINANCI	WAI WILLIAM	05/22/2008
<u>2008-M1-142159</u>	RESURGENCE FINANCI	WILLINGHAM PRISCIL	05/22/2008
<u>2008-M1-142160</u>	RESURGENCE FINANCI	ZASTRO MARGARET M	05/22/2008
<u>2008-M1-142170</u>	RESURGENCE FINANCI	MOODY LENARD B	05/22/2008
<u>2008-M1-142173</u>	RESURGENCE FINANCI	RODRIGUEZ MARIA	05/22/2008
<u>2008-M1-142176</u>	RESURGENCE FINANCI	SIMS LATOIYA P	05/22/2008
<u>2008-M1-142179</u>	RESURGENCE FINANCI	DENG CHUNMEI	05/22/2008
<u>2008-M1-142182</u>	RESURGENCE FINANCI	JERRY LANICE K	05/22/2008
<u>2008-M1-142184</u>	RESURGENCE FINANCI	GEORGE SHANONE L	05/22/2008
<u>2008-M1-142186</u>	RESURGENCE FINANCI	BOLDEN VALERIE C	05/22/2008
<u>2008-M1-142189</u>	RESURGENCE FINANCI	SERRANO GEORGE L	05/22/2008
<u>2008-M1-142191</u>	RESURGENCE FINANCI	COSME SANTOS JR	05/22/2008
<u>2008-M1-142195</u>	RESURGENCE FINANCI	RUBIN LARRY BRUCE	05/22/2008
<u>2008-M1-142197</u>	RESURGENCE FINANCI	JOHNSON PATRICIA	05/22/2008
<u>2008-M1-142199</u>	RESURGENCE FINANCI	JACKSON WILLIE JR	05/22/2008
<u>2008-M1-142200</u>	RESURGENCE FINANCI	TUSTISON ROBERT K	05/22/2008
<u>2008-M1-142201</u>	RESURGENCE FINANCI	DOMINGUEZ BRIANA J	05/22/2008

<u>2008-M1-142202</u>	RESURGENCE FINANCI	SMITH TINESE S	05/22/2008
<u>2008-M1-142203</u>	RESURGENCE FINANCI	PATTERSON RAYNOLD	05/22/2008
<u>2008-M1-142205</u>	RESURGENCE FINANCI	MADDEN JENNIFER C	05/22/2008
<u>2008-M1-142207</u>	RESURGENCE FINANCI	GUTIERREZ JUAN JR	05/22/2008
<u>2008-M1-142210</u>	RESURGENCE FINANCI	DOUVLIS CHRIST A	05/22/2008
<u>2008-M1-142212</u>	RESURGENCE FINANCI	STICKELMAIER JOSEP	05/22/2008
<u>2008-M1-142215</u>	RESURGENCE FINANCI	TORRES LISA M	05/22/2008
<u>2008-M1-142219</u>	RESURGENCE FINANCI	BURDEN RONALD R	05/22/2008
<u>2008-M1-142223</u>	RESURGENCE FINANCI	FOTHERGILL BROOKLY	05/22/2008
<u>2008-M1-142227</u>	RESURGENCE FINANCI	RUBINAS SANDRA L	05/22/2008
<u>2008-M1-142231</u>	RESURGENCE FINANCI	NAJBAR DIANA M	05/22/2008
<u>2008-M1-142235</u>	RESURGENCE FINANCI	BACA MARLOWE G	05/22/2008
<u>2008-M1-142238</u>	RESURGENCE FINANCI	PRATT MEGAN Q	05/22/2008
<u>2008-M1-142241</u>	RESURGENCE FINANCI	BREEN ASHLEIGH J	05/22/2008
<u>2008-M1-142242</u>	RESURGENCE FINANCI	EDWARDS DANA R	05/22/2008
<u>2008-M1-142402</u>	RESURGENCE FINANCI	NAKAMARU SHIGEYASU	05/22/2008
<u>2008-M1-142403</u>	RESURGENCE FINANCI	HARDING GEORGIA A	05/22/2008
<u>2008-M1-142404</u>	RESURGENCE FINANCI	LARUE LAURA J	05/22/2008
<u>2008-M1-142405</u>	RESURGENCE FINANCI	SENGOPANICH KWANTI	05/22/2008
<u>2008-M1-142406</u>	RESURGENCE FINANCI	SLEDGE EARLIE LYNE	05/22/2008
<u>2008-M1-142407</u>	RESURGENCE FINANCI	PROWELL KIMBERLY J	05/22/2008
<u>2008-M1-142408</u>	RESURGENCE FINANCI	JEFFERIES GLADYS F	05/22/2008
<u>2008-M1-142409</u>	RESURGENCE FINANCI	ALVARADO SEAN C	05/22/2008
<u>2008-M1-142410</u>	RESURGENCE FINANCI	KHREWISH SOHAD	05/22/2008
<u>2008-M1-142412</u>	RESURGENCE FINANCI	DANIELS KRISTEN D	05/22/2008
<u>2008-M1-142414</u>	RESURGENCE FINANCI	OHEIFEARNAIN SEAN	05/22/2008
<u>2008-M1-142415</u>	RESURGENCE FINANCI	CLARK LEROY JR	05/22/2008
<u>2008-M1-142417</u>	RESURGENCE FINANCI	ZIMMERMAN JACOB	05/22/2008
<u>2008-M1-142419</u>	RESURGENCE FINANCI	BHATIA SAMEER	05/22/2008
<u>2008-M1-142420</u>	RESURGENCE FINANCI	COLSON KEIONA S	05/22/2008
<u>2008-M1-142421</u>	RESURGENCE FINANCI	ECHEVARRIA JONATHA	05/22/2008
<u>2008-M1-142422</u>	RESURGENCE FINANCI	MCCLOUD CORA	05/22/2008
<u>2008-M1-142423</u>	RESURGENCE FINANCI	FARNHAM RYAN J	05/22/2008
<u>2008-M1-142424</u>	RESURGENCE FINANCI	ROCHA MIGUEL JR	05/22/2008
<u>2008-M1-142425</u>	RESURGENCE FINANCI	CARTER MARY ANITA	05/22/2008
<u>2008-M1-142426</u>	RESURGENCE FINANCI	BANO NASEEM	05/22/2008
<u>2008-M1-142427</u>	RESURGENCE FINANCI	JUAREZ GILBERTO J	05/22/2008

<u>2008-M1-142428</u>	RESURGENCE FINANCI	SANCHEZ PAOLA A	05/22/2008
<u>2008-M1-142429</u>	RESURGENCE FINANCI	SCOTT DANNIELL S	05/22/2008
<u>2008-M1-142430</u>	RESURGENCE FINANCI	MARTINEZ ROSEMARIE	05/22/2008
<u>2008-M1-142431</u>	RESURGENCE FINANCI	COLEMAN ALISON E	05/22/2008
<u>2008-M1-142432</u>	RESURGENCE FINANCI	COLEMAN JASON R	05/22/2008
<u>2008-M1-142464</u>	RESURGENCE FINANCI	BROWN ALINE B	05/22/2008
<u>2008-M1-142465</u>	RESURGENCE FINANCI	CASTANEDA MARIA E	05/22/2008
<u>2008-M1-142466</u>	RESURGENCE FINANCI	ELSHAFE AHMED	05/22/2008
<u>2008-M1-142467</u>	RESURGENCE FINANCI	BOGAN LILLIAN L	05/22/2008
<u>2008-M1-142468</u>	RESURGENCE FINANCI	ZABORSKY JAMES R	05/22/2008
<u>2008-M1-142469</u>	RESURGENCE FINANCI	ANDRIAMASINORO BAO	05/22/2008
<u>2008-M1-142470</u>	RESURGENCE FINANCI	MCCRAY JOANN	05/22/2008
<u>2008-M1-142471</u>	RESURGENCE FINANCI	MELESIO GUADALUPE	05/22/2008
<u>2008-M1-142472</u>	RESURGENCE FINANCI	RUSSELL STEPHANIE	05/22/2008
<u>2008-M1-142473</u>	RESURGENCE FINANCI	XU LI J	05/22/2008
<u>2008-M1-142474</u>	RESURGENCE FINANCI	BRZEZINA STANISLAW	05/22/2008
<u>2008-M1-142475</u>	RESURGENCE FINANCI	ZAREBSKI LESZEK T	05/22/2008
<u>2008-M1-142476</u>	RESURGENCE FINANCI	BOEHM GARY C	05/22/2008
<u>2008-M1-142477</u>	RESURGENCE FINANCI	MORAHAN SCOTT P	05/22/2008
<u>2008-M1-142478</u>	RESURGENCE FINANCI	LUKANOV IVAILO S	05/22/2008
<u>2008-M1-142479</u>	RESURGENCE FINANCI	LEMAICH PREDRAG I	05/22/2008
<u>2008-M1-142480</u>	RESURGENCE FINANCI	LAW FUNG YI	05/22/2008
<u>2008-M1-142481</u>	RESURGENCE FINANCI	BRITO ANA M	05/22/2008
<u>2008-M1-142482</u>	RESURGENCE FINANCI	KRZEMINSKI ROMAN A	05/22/2008
<u>2008-M1-142483</u>	RESURGENCE FINANCI	NGUYEN NGOC KIM	05/22/2008
<u>2008-M1-142484</u>	RESURGENCE FINNAIC	GUNDAY RICARDO T	05/22/2008
<u>2008-M1-142485</u>	RESURGENCE FINANCI	CARLTON WENDY JO	05/22/2008
<u>2008-M1-142486</u>	RESURGENCE FINANCI	INGRAM LILLIAN QUI	05/22/2008
<u>2008-M1-142487</u>	RESURGENCE FINANCI	GIRON EDGAR W	05/22/2008
<u>2008-M1-142488</u>	RESURGENCE FINANCI	JARMAKOWICZ OLGA L	05/22/2008
<u>2008-M1-142489</u>	RESURGENCE FINANCI	ROMANO KELLY C	05/22/2008
<u>2008-M1-142490</u>	RESURGENCE FINANCI	BROOKS JAMES M J R	05/22/2008
<u>2008-M1-141005</u>	RESURGENCE FINANCI	ALLAHVERDI AREZOO	05/16/2008
<u>2008-M1-141006</u>	RESURGENCE FINANCI	JIR AHMED MOHAMED	05/16/2008
<u>2008-M1-141007</u>	RESURGENCE FINANCI	ADAMS EBONY S	05/16/2008
<u>2008-M2-001122</u>	RESURGENCE FINANCI	YOUNG DAVID	05/09/2008
<u>2008-M2-001123</u>	RESURGENCE FINANCI	KRZEMINSKA ALICIA	05/09/2008

<u>2008-M2-001124</u>	RESURGENCE FINANCI	BIENENFELD SHLOMO	05/09/2008
<u>2008-M2-001125</u>	RESURGENCE FINANCI	LLOYD MARK ASHLEY	05/09/2008
<u>2008-M2-001126</u>	RESURGENCE FINACIA	KENDALL CURTIS MIC	05/09/2008
<u>2008-M2-001127</u>	RESURGENCE FINANCI	BLAIR JAMES K	05/09/2008
<u>2008-M2-001128</u>	RESURGENCE FINANCI	KIM HUN I	05/09/2008
<u>2008-M1-138204</u>	RESURGENCE FINANCI	MICULIT VALENTIN	05/08/2008
<u>2008-M1-138205</u>	RESURGENCE FINANCI	WINDT MARKUS E	05/08/2008
<u>2008-M1-138206</u>	RESURGENCE FINANCI	EDWARDS ELIJAH	05/08/2008
<u>2008-M1-138207</u>	RESURGENCE FINANCI	MCGUIRE SCOTT A	05/08/2008
<u>2008-M1-138208</u>	RESURGENCE FINANCI	ASSEGAF TOHA JR	05/08/2008
<u>2008-M1-138209</u>	RESURGENCE FINANCI	GREENHALGH ELVA E	05/08/2008
<u>2008-M1-138210</u>	RESURGENCE FINANCI	HORTON CHRISTINA M	05/08/2008
<u>2008-M1-138211</u>	RESURGENCE FINANCI	LAPIENIS EGIDIJUS	05/08/2008
<u>2008-M1-138212</u>	RESURGENCE FINANCI	KIRSCH JASON M	05/08/2008
<u>2008-M1-138213</u>	RESURGENCE FINANCI	ROBINSON RACHEL D	05/08/2008
<u>2008-M1-138279</u>	RESURGENCE FINANCI	LACOMBE MICHEL	05/08/2008
<u>2008-M1-138282</u>	RESURGENCE FINANCI	LOPEZ JUAN	05/08/2008
<u>2008-M1-138287</u>	RESURGENCE FINANCI	BERGER RICHARD T	05/08/2008
<u>2008-M1-138290</u>	RESURGENCE FINANCI	DASIC DAVID D	05/08/2008
<u>2008-M1-138293</u>	RESURGENCE FINANCI	HURSEY JESSICA A	05/08/2008
<u>2008-M1-138296</u>	RESURGENCE FIN LLC	VAZQUEZ AGAPITO	05/08/2008
<u>2008-M1-138298</u>	RESURGENCE FINANCI	LEWIS SHAWNDELL	05/08/2008
<u>2008-M1-138299</u>	RESURGENCE FINANCI	MALDONADO DOLLY N	05/08/2008
<u>2008-M1-138300</u>	RESURGENCE FINANCI	POLLOCK RALPH	05/08/2008
<u>2008-M1-138301</u>	RESURGENCE FINANCI	BRENNAN BONNIE K	05/08/2008
<u>2008-M1-138302</u>	RESURGENCE FINANCI	THURMOND KATHERINE	05/08/2008
<u>2008-M1-138303</u>	RESURGENCE FINANCI	TRONCOSO SHANNON L	05/08/2008
<u>2008-M1-138304</u>	RESURGENCE FINANCI	GREENE VICKIE	05/08/2008
<u>2008-M1-138305</u>	RESURGENCE FINANCI	HENRY HEATHER J	05/08/2008
<u>2008-M1-138306</u>	RESURGENCE FINANCI	WILLIAMS RODERIC M	05/08/2008
<u>2008-M1-138307</u>	RESURGENCE FINANCI	FERGUSON MARGIE T	05/08/2008
<u>2008-M1-138308</u>	RESURGENCE FINANCI	CAPINPIN J RICHARD	05/08/2008
<u>2008-M1-138311</u>	RESURGENCE FINANCI	FRANKLIN JOANNE	05/08/2008
<u>2008-M1-138312</u>	RESURGENCE FINANCI	DIVIS ONDREJ	05/08/2008
<u>2008-M1-138313</u>	RESURGENCE FINANCI	FONG LOUIS	05/08/2008
<u>2008-M1-138314</u>	RESURGENCE FINANCI	KURTER HASAN A	05/08/2008
<u>2008-M1-138315</u>	RESURGENCE FINANCI	BANAAG LLOYD M SR	05/08/2008

<u>2008-M1-138316</u>	RESURGENCE FINANCI	FOLAN MICHAEL M	05/08/2008
<u>2008-M1-138317</u>	RESURGENCE FINANCI	YUAN GANG	05/08/2008
<u>2008-M1-138318</u>	RESURGENCE FINANCI	VISTMAN BOZHENA Y	05/08/2008
<u>2008-M1-138339</u>	RESURGENCE FINANCI	BEN RAJU M	05/08/2008
<u>2008-M1-138340</u>	RESURGENCE FINANCI	LUCAS JEWEL DEANGE	05/08/2008
<u>2008-M1-138341</u>	RESURGENCE FINANCI	MCCLOSKEY DANIEL P	05/08/2008
<u>2008-M1-138342</u>	RESURGENCE FINANCI	REYES NANCY	05/08/2008
<u>2008-M1-138343</u>	RESURGENCE FINANCI	MEO PAULINE	05/08/2008
<u>2008-M1-138344</u>	RESURGENCE FINANCI	DUNN RYAN J	05/08/2008
<u>2008-M1-138345</u>	RESURGENCE FINANCI	NGITAMI TWALIB M	05/08/2008
<u>2008-M1-138346</u>	RESURGENCE FINANCI	ABIDALI LAL AHMED	05/08/2008
<u>2008-M1-138347</u>	RESURGENCE FINANCI	DANIELS RONALD K	05/08/2008
<u>2008-M1-138348</u>	RESURGENCE FINANCI	ARGYELAN ANITA	05/08/2008
<u>2008-M1-138349</u>	RESURGENCE FINANCI	GIRARDI SHERINA T	05/08/2008
<u>2008-M1-137699</u>	RESURGENCE FINANCI	HOMEYER SHERI	05/07/2008
<u>2008-M1-137190</u>	RESURGENCE FINANCI	RUIZ STEPHANIE	05/06/2008
<u>2008-M1-137191</u>	RESURGENCE FINANCI	CELMARE JUTA	05/06/2008
<u>2008-M1-137192</u>	RESURGENCE FINANCI	SOTO EMIGDIO	05/06/2008
<u>2008-M1-137193</u>	RESURGENCE FINANCI	COOK LATASHA L	05/06/2008
<u>2008-M1-137194</u>	RESURGENCE FINANCI	JAMES JASON F	05/06/2008
<u>2008-M1-137195</u>	RESURGENCE FINANCI	PICO BERNADETTE	05/06/2008
<u>2008-M1-137196</u>	RESURGENCE FINANCI	BROWN LATOI A	05/06/2008
<u>2008-M1-137197</u>	RESURGENCE FINANCI	DELCID JACKELIN H	05/06/2008
<u>2008-M1-137198</u>	RESURGENCE FINANCI	WEATHERS KATHERYN	05/06/2008
<u>2008-M1-137199</u>	RESURGENCE FINANCI	JONES COURTNEY D	05/06/2008
<u>2008-M1-137201</u>	RESURGENCE FINANCI	OGUNLEYE OLUSEGUN	05/06/2008
<u>2008-M1-137204</u>	RESURGENCE FINANCI	IJIGU KIDUS	05/06/2008
<u>2008-M1-137205</u>	RESURGENCE FINANCI	HERNANDEZ SHERIDAN	05/06/2008
<u>2008-M1-137206</u>	RESURGENCE FINANCI	HARRIS JAMIEL A	05/06/2008
<u>2008-M1-137207</u>	RESURGENCE FINANCI	HEARON CARLTON N	05/06/2008
<u>2008-M1-137218</u>	RESURGENCE FINANCI	JAIRUEN MARIT	05/06/2008
<u>2008-M1-137221</u>	RESURGENCE FINANCI	MACIAS YVETTE	05/06/2008
<u>2008-M1-137224</u>	RESURGENCE FINANCI	TUTAJ LUKASZ A	05/06/2008
<u>2008-M1-137227</u>	RESURGENCE FINANCI	DAVIS ELNORA F	05/06/2008
<u>2008-M1-137230</u>	RESURGENCE FINANCI	BUCKNER DELOREAN M	05/06/2008
<u>2008-M1-137233</u>	RESURGENCE FINANCI	BRODERICK CATHERIN	05/06/2008
<u>2008-M1-137403</u>	RESURGENCE FINANCI	HARRIS ROBERTA V	05/06/2008

<u>2008-M1-137404</u>	RESURGENCE FINANCI	FAGUNDO PETER J	05/06/2008
<u>2008-M1-137405</u>	RESURGENCE FINANCI	DEVEREUX ADAM BRAD	05/06/2008
<u>2008-M1-137406</u>	RESURGENCE FINANCI	ROMAN GILBERTO	05/06/2008
<u>2008-M1-137407</u>	RESURGENCE FINANCI	VARGAS SARA B	05/06/2008
<u>2008-M1-137408</u>	RESURGENCE FINANCI	MENEZ GABRIEL	05/06/2008
<u>2008-M1-137409</u>	RESURGENCE FINANCI	KARAM SHAMOON E	05/06/2008
<u>2008-M1-137410</u>	RESURGENCE FINANCI	VELAZQUEZ LETICIA	05/06/2008
<u>2008-M1-137411</u>	RESURGENCE FINANCI	DOMINGO NONATO S	05/06/2008
<u>2008-M1-137412</u>	RESURGENCE FINANCI	WILKINS BARBARA A	05/06/2008
<u>2008-M1-137413</u>	RESURGENCE FINANCI	JAY ELISE M	05/06/2008
<u>2008-M1-137414</u>	RESURGENCE FINANCI	RODRIGUEZ MYRNA	05/06/2008
<u>2008-M1-137415</u>	RESURGENCE FINANCI	BADILLO JUDITH	05/06/2008
<u>2008-M1-137416</u>	RESURGENCE FINANCI	SUMTER KENNETH PEL	05/06/2008
<u>2008-M1-137417</u>	RESURGENCE FINANCI	THOMAS VERNOLA F	05/06/2008
<u>2008-M1-137418</u>	RESURGENCE FINANCI	JOHNSON KIRK R	05/06/2008
<u>2008-M1-137419</u>	RESURGENCE FINANCI	WILSON BEVERLY A	05/06/2008
<u>2008-M1-137420</u>	RESURGENCE FINANCI	MURPHY WILLIAM B	05/06/2008
<u>2008-M1-137421</u>	RESURGENCE FINANCI	KEHOE JOSEPH F	05/06/2008
<u>2008-M1-137422</u>	RESURGENCE FINANCI	SZAFRAN RICHARD JR	05/06/2008
<u>2008-M1-137423</u>	RESURGENCE FINANCI	RODRIGUEZ MARIA D	05/06/2008
<u>2008-M1-137424</u>	RESURGENCE FINANCI	BOWENS VIVIAN	05/06/2008
<u>2008-M1-137491</u>	RESURGENCE FINANCI	SPOONER MI K	05/06/2008
<u>2008-M1-137492</u>	RESURGENCE FINANCI	GOLDBERG PHYLLIS R	05/06/2008
<u>2008-M1-137493</u>	RESURGENCE FINANCI	WICKLANDER MATTHEW	05/06/2008
<u>2008-M1-137494</u>	RESURGENCE FINANCI	FUKUHARA KENNETH	05/06/2008
<u>2008-M1-137495</u>	RESURGENCE FINANCI	MIHALSKI JACQUELIN	05/06/2008
<u>2008-M1-137496</u>	RESURGENCE FINANCI	VELEZ VIRGEN M	05/06/2008
<u>2008-M1-137497</u>	RESURGENCE FINANCI	KING JUDITH A	05/06/2008
<u>2008-M1-137498</u>	RESURGENCE FINANCI	GRIGGS TRAVIS L	05/06/2008
<u>2008-M1-137499</u>	RESURGENCE FINANCI	MORA FERNANDO	05/06/2008
<u>2008-M1-137500</u>	RESURGENCE FINANCI	JONES MAPLE L	05/06/2008
<u>2008-M1-137501</u>	RESURGENCE FINANCI	CARRERA VIRGINIA N	05/06/2008
<u>2008-M1-137502</u>	RESURGENCE FINANCI	GRON BEATA	05/06/2008
<u>2008-M1-137503</u>	RESURGENCE FINANCI	CRIBE PATRICK M	05/06/2008
<u>2008-M1-137504</u>	RESURGENCE FINANCI	JANCZAK LUCJAN	05/06/2008
<u>2008-M1-137505</u>	RESURGENCE FINANCI	SALGADO OSCAR	05/06/2008
<u>2008-M1-137506</u>	RESURGENCE FINANCI	RUSSELL MELVIN M	05/06/2008

<u>2008-M1-137507</u>	RESURGENCE FINANCI	MIRANDA FRANCISCO	05/06/2008
<u>2008-M1-137508</u>	RESURGENCE FINANCI	GRUBELIC KRESIMIR	05/06/2008
<u>2008-M1-137509</u>	RESURGENCE FINANCI	EVANS JULIE A	05/06/2008
<u>2008-M1-137510</u>	RESURGENCE FINANCI	MESJASZ IWONA	05/06/2008
<u>2008-M1-137511</u>	RESURGENCE FINANCI	STROCCHIA TIMOTHY	05/06/2008
<u>2008-M1-137512</u>	RESURGENCE FINANCI	KRECEK FRANTISEK	05/06/2008
<u>2008-M1-137513</u>	RESURGENCE FINANCI	ISSA EST OF	05/06/2008
<u>2008-M1-137514</u>	RESURGENCE FINANCI	OCON RUDY A	05/06/2008
<u>2008-M1-137515</u>	RESURGENCE FINANCI	LAWSON RICKY	05/06/2008
<u>2008-M1-137516</u>	RESURGENCE FINANCI	SALVATIERRA OSCAR	05/06/2008
<u>2008-M1-137517</u>	RESURGENCE FINANCI	CORCORAN MICHAEL P	05/06/2008
<u>2008-M1-137518</u>	RESURGENCE FINANCI	WILLIAMS KELLY E	05/06/2008
<u>2008-M1-137519</u>	RESURGENCE FINANCI	BROWN MARVIN A	05/06/2008
<u>2008-M1-137520</u>	RESURGENCE FINANCI	POWLEZGE NAJEE	05/06/2008
<u>2008-M1-137521</u>	RESURGENCE FINANCI	KINCAIDE TIMOTHY T	05/06/2008
<u>2008-M1-137522</u>	RESURGENCE FINANCI	ORGANISTA DIANA	05/06/2008
<u>2008-M1-137523</u>	RESURGENCE FINANCI	WALDRON LORI K	05/06/2008
<u>2008-M1-137524</u>	RESURGENCE FINANCI	GUERECAS JESUS SR	05/06/2008
<u>2008-M1-137525</u>	RESURGENCE FINANCI	ORTA ERICA	05/06/2008
<u>2008-M1-137526</u>	RESURGENCE FINANCI	GROVES SAMUEL J	05/06/2008
<u>2008-M1-137527</u>	RESURGENCE FINANCI	VILLARRUEL MARIA	05/06/2008
<u>2008-M1-137528</u>	RESURGENCE FINANCI	LAWRENCE ELIZABETH	05/06/2008
<u>2008-M1-137529</u>	RESURGENCE FINANCI	DEGUZMAN CEZAR	05/06/2008
<u>2008-M1-137530</u>	RESURGENCE FINANCI	BEAL MARQUITA	05/06/2008
<u>2008-M1-137531</u>	RESURGENCE FINANCI	COMER LANFREY E	05/06/2008
<u>2008-M1-137532</u>	RESURGENCE FINANCI	CALANDRIA JANICE S	05/06/2008
<u>2008-M1-137533</u>	RESURGENCE FINANCI	WESLEY CHARISSE E	05/06/2008
<u>2008-M1-137534</u>	RESURGENCE FINANCI	PINZ BRENDA LYNN	05/06/2008
<u>2008-M1-137535</u>	RESURGENCE FINANCI	SALEM MOHAMMED K	05/06/2008
<u>2008-M1-137536</u>	RESURGENCE FINANCI	MAYNE NECUS A	05/06/2008
<u>2008-M1-137537</u>	RESURGENCE FINANCI	WILLIAMS JOE	05/06/2008
<u>2008-M1-137538</u>	RESURGENCE FINANCI	EDWARDS BRIAN T	05/06/2008
<u>2008-M1-137539</u>	RESURGENCE FINANCI	FELTON CHEYENNE	05/06/2008
<u>2008-M1-137540</u>	RESURGENCE FINANCI	SHAWAR DINA F	05/06/2008
<u>2008-M1-137542</u>	RESURGENCE FINANCI	SANTANA MARCO A	05/06/2008
<u>2008-M1-137543</u>	RESURGENCE FINANCI	OWENS WILLIE	05/06/2008
<u>2008-M1-137098</u>	RESURGENCE FINANCI	CHAVEZ HILUTERIO	05/05/2008

<u>2008-M1-137099</u>	RESURGENCE FINANCI	BILLINGSLEY BRENDA	05/05/2008
<u>2008-M1-137100</u>	RESURGENCE FINANCI	GUZMAN MARGARITA R	05/05/2008
<u>2008-M1-137101</u>	RESURGENCE FINANCI	PAVLOS RONAN	05/05/2008
<u>2008-M1-137102</u>	RESURGENCE FINANCI	ZABARSKAS RUTENIS	05/05/2008
<u>2008-M1-137103</u>	RESURGENCE FINANCI	OTHIENO EMMANUEL A	05/05/2008
<u>2008-M1-137104</u>	RESURGENCE FINANCI	VARGAS NOE	05/05/2008
<u>2008-M1-137105</u>	RESURGENCE FINANCI	GARNICA ANTONIA V	05/05/2008
<u>2008-M1-137106</u>	RESURGENCE FINANCI	JACKSON KIMBERLY D	05/05/2008
<u>2008-M1-137107</u>	RESURGENCE FINANCI	SAWYER CHRISTINA E	05/05/2008
<u>2008-M1-137108</u>	RESURGENCE FINANCI	HOLMAN IRMA M	05/05/2008
<u>2008-M1-137109</u>	RESURGENCE FINANCI	BURGESS TONY R	05/05/2008
<u>2008-M1-137110</u>	RESURGENCE FINANCI	STRINGILE MARY G	05/05/2008
<u>2008-M1-137111</u>	RESURGENCE FINANCI	PATTERSON COREY A	05/05/2008
<u>2008-M1-137112</u>	RESURGENCE FINANCI	BARFIELD JAVA L	05/05/2008
<u>2008-M1-137113</u>	RESURGENCE FINANCI	GULOTTA JAMIELYNN	05/05/2008
<u>2008-M1-137114</u>	RESURGENCE FINANCI	PALACIOS SYLVIA	05/05/2008
<u>2008-M1-137115</u>	RESURGENCE FINANCI	CRONIN ANN E	05/05/2008
<u>2008-M1-137116</u>	RESURGENCE FINANCI	WALKER TASIA D	05/05/2008
<u>2008-M1-137117</u>	RESURGENCE FINANCI	MARTINEZ EDDY R	05/05/2008
<u>2008-M1-137118</u>	RESURGENCE FINANCI	PULLEN CARMEN Q	05/05/2008
<u>2008-M1-137119</u>	RESURGENCE FINANCI	PAGE MARTIN R JR	05/05/2008
<u>2008-M1-137120</u>	RESURGENCE FINANCI	NAJDAWI MARIAM A	05/05/2008
<u>2008-M1-137121</u>	RESURGENCE FINANCI	MECA ALIN C	05/05/2008
<u>2008-M1-137122</u>	RESURGENCE FINANCI	JACKSON WILLIE E	05/05/2008
<u>2008-M1-137123</u>	RESURGENCE FINANCI	ENRIQUEZ GERARDO	05/05/2008
<u>2008-M1-137124</u>	RESURGENCE FINANCI	GRAHAM JAZZIME N	05/05/2008
<u>2008-M1-137125</u>	RESURGENCE FINANCI	ROMAN CARLOS F	05/05/2008
<u>2008-M1-137127</u>	RESURGENCE FINANCI	OLIVEROS ARTHUR P	05/05/2008
<u>2008-M1-136213</u>	RESURGENCE FINANCI	PHAN THIENAN H	05/02/2008
<u>2008-M1-136214</u>	RESURGENCE FINANCI	ABUZIR HISHAM A	05/02/2008
<u>2008-M1-136215</u>	RESURGENCE FINANCI	WILLIAMS SHEINETTE	05/02/2008
<u>2008-M1-136216</u>	RESURGENCE FINANCI	OEHMEN MICHAEL R	05/02/2008
<u>2008-M1-136217</u>	RESURGENCE FINANCI	AHMED MALIK SHER	05/02/2008
<u>2008-M1-136221</u>	RESURGENCE FINANCI	CHIN MARGARET P	05/02/2008
<u>2008-M1-136228</u>	RESURGENCE FINANCI	MORALES RAMIRO	05/02/2008
<u>2008-M1-136236</u>	RESURGENCE FINANCI	SOTELO ALBERTO	05/02/2008
<u>2008-M1-136238</u>	RESURGENCE FINANCI	GREEN JUDITH L	05/02/2008

<u>2008-M1-136241</u>	RESURGENCE FINANCI	PACKWOOD WALTER J	05/02/2008
<u>2008-M1-136242</u>	RESURGENCE FINANCI	MOORE KYESHA D	05/02/2008
<u>2008-M1-136243</u>	RESURGENCE FINANCI	BELL KEITH A	05/02/2008
<u>2008-M1-136244</u>	RESURGENCE FINANCI	PETERSON WILLIAM A	05/02/2008
<u>2008-M1-136248</u>	RESURGENCE FINANCI	ARIGBEDE BOLAJI K	05/02/2008
<u>2008-M1-136249</u>	RESURGENCE FINANCI	GARBUTT NORMA L	05/02/2008
<u>2008-M1-136251</u>	RESURGENCE FINANCI	CHQUITO REGINA	05/02/2008
<u>2008-M1-136254</u>	RESURGENCE FINANCI	MARSHALL CHAPEARL	05/02/2008
<u>2008-M1-136257</u>	RESURGENCE FINANCI	WILLIAMS KAREN E	05/02/2008
<u>2008-M1-136259</u>	RESURGENCE FINANCI	SIP MARTIN	05/02/2008
<u>2008-M1-136262</u>	RESURGENCE FINANCI	JEFFERSON TRACIE L	05/02/2008
<u>2008-M1-136263</u>	RESURGENCE FINANCI	FOSTER GAY MANNETT	05/02/2008
<u>2008-M1-136264</u>	RESURGENCE FINANCI	KHANO SUSAN E	05/02/2008
<u>2008-M1-136265</u>	RESURGENCE FINANCI	MURILLO ROSENDO A	05/02/2008
<u>2008-M1-136266</u>	RESURGENCE FINANCI	BARRERA DIONISIA	05/02/2008
<u>2008-M1-136267</u>	RESURGENCE FINANCI	LI YUK M	05/02/2008
<u>2008-M1-136268</u>	RESURGENCE FINANCI	AHMED TAHIR	05/02/2008
<u>2008-M1-136269</u>	RESURGENCE FINANCI	KLEIDON DAVID A	05/02/2008
<u>2008-M1-136270</u>	RESURGENCE FINANCI	FLORES LEO A	05/02/2008
<u>2008-M1-136271</u>	RESURGENCE FINANCI	WILLIAMS CEDRIC	05/02/2008
<u>2008-M1-136272</u>	RESURGENCE FINANCI	KUSCEVICH NICHOLAS	05/02/2008
<u>2008-M1-136273</u>	RESURGENCE FINANCI	BACARRO RUTH A	05/02/2008
<u>2008-M1-136274</u>	RESURGENCE FINANCI	OCAMPO CATALINA S	05/02/2008
<u>2008-M1-136275</u>	RESURGENCE FINANCI	KING AMBROSE JR	05/02/2008
<u>2008-M1-136276</u>	RESURGENCE FINANCI	CRITTENDEN KENNETH	05/02/2008
<u>2008-M1-136277</u>	RESURGENCE FINANCI	DOSEVA STEFKA L	05/02/2008
<u>2008-M1-136278</u>	RESURGENCE FINANCI	CLARK BRANDON R	05/02/2008
<u>2008-M1-136279</u>	RESURGENCE FINANCI	OFFORD ALLENE	05/02/2008
<u>2008-M1-136280</u>	RESURGENCE FINANCI	PALMER CATHRYN D	05/02/2008
<u>2008-M1-136281</u>	RESURGENCE FINANCI	PARK PETER Y	05/02/2008
<u>2008-M1-136282</u>	RESURGENCE FINANCI	MCGEE NICOLE S	05/02/2008
<u>2008-M1-136283</u>	RESURGENCE FINANCI	WRIGHT MARGO ELAIN	05/02/2008
<u>2008-M1-136284</u>	RESURGENCE FINANCI	ENRIQUEZ RIGOBERTO	05/02/2008
<u>2008-M1-136285</u>	RESURGENCE FINANCI	MATTHEWS QUINCY M	05/02/2008
<u>2008-M1-136286</u>	RESURGENCE FINANCI	PERRONE JIMMY	05/02/2008
<u>2008-M1-136287</u>	RESURGENCE FINANCI	LEWIS DANTE D	05/02/2008
<u>2008-M1-136288</u>	RESURGENCE FINANCI	WASHINGTON AUDLEY	05/02/2008

<u>2008-M1-136292</u>	RESURGENCE FINANCI	DELAVEGA MARIA L	05/02/2008
<u>2008-M1-136298</u>	RESURGENCE FINANCI	PIASNY CHARLES T	05/02/2008
<u>2008-M1-136305</u>	RESURGENCE FINANCI	GREENWOOD KELLY	05/02/2008
<u>2008-M1-136311</u>	RESURGENCE FINANCI	MACIAS ROBERTO C	05/02/2008
<u>2008-M1-136314</u>	RESURGENCE FINANCI	KING ASHIA P	05/02/2008
<u>2008-M1-136318</u>	RESURGENCE FINANCI	CLAY VEANA V	05/02/2008
<u>2008-M1-136324</u>	RESURGENCE FINANCI	MORRISSEY AMY R	05/02/2008
<u>2008-M1-136328</u>	RESURGENCE FINANCI	PHILLIPS REGINA	05/02/2008
<u>2008-M1-136332</u>	RESURGENCE FINANCI	DAHL MICHAEL EDWAR	05/02/2008
<u>2008-M1-136336</u>	RESURGENCE FINANCI	OLIVEIRA CARMEN L	05/02/2008
<u>2008-M1-136338</u>	RESURGENCE FINANCI	MORALES CARLOS G	05/02/2008
<u>2008-M1-136339</u>	RESURGENCE FINANCI	HOWARD MICHAEL E	05/02/2008
<u>2008-M1-136340</u>	RESURGENCE FINANCI	BERLANGA JOHN R	05/02/2008
<u>2008-M1-136342</u>	RESURGENCE FINANCI	RAHMAAN TAHEERAH A	05/02/2008
<u>2008-M1-135251</u>	RESURGENCE FINANCI	ALALI OMAR A	04/30/2008
<u>2008-M1-135253</u>	RESURGENCE FINANCI	PERRONE PHILLIP J	04/30/2008
<u>2008-M1-135254</u>	RESURGENCE FINANCI	SANCHEZ VERONICA	04/30/2008
<u>2008-M1-135258</u>	RESURGENCE FINANCI	LIANG XIAO PING	04/30/2008
<u>2008-M1-135260</u>	RESURGENCE FINANCI	ROHRBACHER JUDITH	04/30/2008
<u>2008-M1-135263</u>	RESURGENCE FINANCI	LUTFI RAGHAD F JR	04/30/2008
<u>2008-M1-135265</u>	RESURGENCE FINANCI	DELGADO HENRY	04/30/2008
<u>2008-M1-135267</u>	RESURGENCE FINANCI	MAAROUF ABEER S	04/30/2008
<u>2008-M1-135269</u>	RESURGENCE FINANCI	JAMES CHARLES E	04/30/2008
<u>2008-M1-135272</u>	RESURGENCE FINANCI	HARTMAN BRIAN R	04/30/2008
<u>2008-M1-135274</u>	RESURGENCE FINANCI	RUDRA SYAMAL B	04/30/2008
<u>2008-M1-135275</u>	RESURGENCE FINANCI	BLACK JOHN J	04/30/2008
<u>2008-M1-135276</u>	RESURGENCE FINANCI	STEIN FREDERICK K	04/30/2008
<u>2008-M1-135277</u>	RESURGENCE FINANCI	OHANIS KAMIL B	04/30/2008
<u>2008-M1-135279</u>	RESURGENCE FINANCI	MARTINEZ SERGIO E	04/30/2008
<u>2008-M1-135280</u>	RESURGENCE FINANCI	ALRASHAIDEH ABDEL	04/30/2008
<u>2008-M1-135281</u>	RESURGENCE FINANCI	KANG HOON SHIK SR	04/30/2008
<u>2008-M1-135282</u>	RESURGENCE FINANCI	LONG JOSEPH J	04/30/2008
<u>2008-M1-135283</u>	RESURGENCE FINANCI	VALENZUELA KARLO A	04/30/2008
<u>2008-M1-135284</u>	RESURGENCE FINANCI	HABRYCH DALE A	04/30/2008
<u>2008-M1-135285</u>	RESURGENCE FINANCI	COLLINS IVORY Y	04/30/2008
<u>2008-M1-135286</u>	RESURGENCE FINANCI	AQUINO ZENAIDA T	04/30/2008
<u>2008-M1-135287</u>	RESURGENCE FINANCI	MATTHEWS ELMER B	04/30/2008

<u>2008-M1-135289</u>	RESURGENCE FINANCI	GALLMANN NICOLE	04/30/2008
<u>2008-M1-135290</u>	RESURGENCE FINANCI	MELMET HISAI	04/30/2008
<u>2008-M1-135291</u>	RESURGENCE FINANCI	FIGUEROA RAUL	04/30/2008
<u>2008-M1-135293</u>	RESURGENCE FINANCI	EVANS ROBERT J	04/30/2008
<u>2008-M1-135294</u>	RESURGENCE FINANCI	JORDAN CHERYL V	04/30/2008
<u>2008-M1-135296</u>	RESURGENCE FINANCI	DOWD MARK J	04/30/2008
<u>2008-M1-135403</u>	RESURGENCE FINANCI	MARTINEZ MIRIAM S	04/30/2008
<u>2008-M1-135404</u>	RESURGENCE FINANCI	KUENSTLE PATRICIA	04/30/2008
<u>2008-M1-135405</u>	RESURGENCE FINANCI	GLOVER PIERRE T	04/30/2008
<u>2008-M1-135406</u>	RESURGENCE FINANCI	BLISSITT JIM	04/30/2008
<u>2008-M1-135407</u>	RESURGENCE FINANCI	KHAN TAHIR A	04/30/2008
<u>2008-M1-135410</u>	RESURGENCE FINANCI	ABDILLA AMEL	04/30/2008
<u>2008-M1-135411</u>	RESURGENCE FINANCI	WASHINGTON RUBEN E	04/30/2008
<u>2008-M1-135412</u>	RESURGENCE FINANCI	KIM WON M	04/30/2008
<u>2008-M1-135413</u>	RESURGENCE FINANCI	JAY ALLAN	04/30/2008
<u>2008-M1-135414</u>	RESURGENCE FINANCI	VATRALOVA JANET	04/30/2008
<u>2008-M1-135415</u>	RESURGENCE FINANCI	PERALES SANDRA M	04/30/2008
<u>2008-M1-135416</u>	RESURGENCE FINANCI	MORRIS MARTIN A	04/30/2008
<u>2008-M1-135417</u>	RESURGENCE FINANCI	LO CRISTOBAL R II	04/30/2008
<u>2008-M1-135418</u>	RESURGENCE FINANCI	SUTTON MELLONIE	04/30/2008
<u>2008-M1-135419</u>	RESURGENCE FINANCI	BROWN ALTHEA A	04/30/2008
<u>2008-M1-135420</u>	RESURGENCE FINANCI	RADOVANOVIC MAJA	04/30/2008
<u>2008-M1-135421</u>	RESURGENCE FINANCI	OTT STEVEN E	04/30/2008
<u>2008-M1-135422</u>	RESURGENCE FINANCI	ROER DAVID A	04/30/2008
<u>2008-M1-135423</u>	RESURGENCE FINANCI	SIDLYARCHUKI OKSAN	04/30/2008
<u>2008-M1-135424</u>	RESURGENCE FINANCI	MYZIA JASON R	04/30/2008
<u>2008-M1-135425</u>	RESURGENCE FINANCI	SORENSEN NICHOLAS	04/30/2008
<u>2008-M1-135426</u>	RESURGENCE FINANCI	GARCIA ESTEPhANIA	04/30/2008
<u>2008-M1-135427</u>	RESURGENCE FINANCI	SWINGLER NICHOLAS	04/30/2008
<u>2008-M1-135429</u>	RESURGENCE FINANCI	MCDANIEL MARTHA	04/30/2008
<u>2008-M1-135430</u>	RESURGENCE FINANCI	EICHORST JESSICA A	04/30/2008
<u>2008-M1-135431</u>	RESURGENCE FINANCI	RODRIGUEZ JORGE JR	04/30/2008
<u>2008-M1-135433</u>	RESURGENCE FINANCI	MONTGOMERY TANISHA	04/30/2008
<u>2008-M1-135435</u>	RESURGENCE FINANCI	MAYORGA WENDY M	04/30/2008
<u>2008-M1-132968</u>	RESURGENCE FINANCI	MITCHELL MARYANN L	04/24/2008
<u>2008-M1-132969</u>	RESURGENCE FINANCI	RIVERA JUAN C	04/24/2008
<u>2008-M1-132970</u>	RESURGENCE FINANCI	SANTOS CARMEN	04/24/2008

<u>2008-M1-132971</u>	RESURGENCE FINANCI	TOLENTINO EDISON T	04/24/2008
<u>2008-M1-132972</u>	RESURGENCE FINANCI	WHITE PHYLLIS S	04/24/2008
<u>2008-M1-132973</u>	RESURGENCE FINANCI	GBADBO LAURA A	04/24/2008
<u>2008-M1-132974</u>	RESURGENCE FINANCI	DUNN FRANCHESTER	04/24/2008
<u>2008-M2-000996</u>	RESURGENCE FINANCI	LOPEZ ANGEL	04/24/2008
<u>2008-M2-000971</u>	RESURGENCE FINANCI	JOHNSON RAFAEL R	04/21/2008
<u>2008-M2-000903</u>	RESURGENCE FINANCI	RIEGER BARRY	04/15/2008
<u>2008-M2-000904</u>	RESURGENCE FINANCI	GENTILE STEVEN	04/15/2008
<u>2008-M2-000905</u>	RESURGENCE FINANCI	SALVIUSI ANTERES	04/15/2008
<u>2008-M1-129693</u>	RESURGENCE FINANCI	ISKRA MACIEJ M	04/14/2008
<u>2008-M1-122568</u>	RESURGENCE FINANCI	YATES AARON D	03/19/2008
<u>2008-M1-122569</u>	RESURGENCE FINANCI	WILLIAMS ALLAN B	03/19/2008
<u>2008-M1-121767</u>	RESURGENCE FINANCI	THOMPSON GREGORY	03/14/2008
<u>2008-M1-121768</u>	RESURGENCE FINANCI	MAGANA HONORIO A	03/14/2008
<u>2008-M1-121073</u>	RESURGENCE FINANCI	ACOSTA CARLOS G	03/11/2008
<u>2008-M1-121074</u>	RESURGENCE FINANCI	PEREZ JAMES	03/11/2008
<u>2008-M1-121075</u>	RESURGENCE FINANCI	ALBA SILVIA A	03/11/2008
<u>2008-M1-121076</u>	RESURGENCE FINANCI	POORBAUGH KRIS W	03/11/2008
<u>2008-M1-121077</u>	RESURGENCE FINANCI	NEWMAN CALVIN D	03/11/2008
<u>2008-M1-121078</u>	RESURGENCE FINANCI	PRICE NORA L	03/11/2008
<u>2008-M1-121079</u>	RESURGENCE FINANCI	STELEA SONIA M	03/11/2008
<u>2008-M1-121080</u>	RESURGENCE FINANCI	GONZALEZ ALFONSO H	03/11/2008
<u>2008-M1-121081</u>	RESURGENCE FINANCI	FLORES LIZETTE	03/11/2008
<u>2008-M1-121082</u>	RESURGENCE FINANCI	ROBERTS MELDOY J	03/11/2008
<u>2008-M1-121083</u>	RESURGENCE FINANCI	LEE DOUGLAS D	03/11/2008
<u>2008-M1-121084</u>	RESURGENCE FINANCI	RICE ROBERT BRUCE	03/11/2008
<u>2008-M1-121085</u>	RESURGENCE FINANCI	KING BARBARA J	03/11/2008
<u>2008-M1-121086</u>	RESURGENCE FINANCI	JACKSON ROBERT EAR	03/11/2008
<u>2008-M1-121087</u>	RESURGENCE FINANCI	HEIN ROBERT VOLKER	03/11/2008
<u>2008-M1-121088</u>	RESURGENCE FINANCI	EWEMADE OBAROGHEDO	03/11/2008
<u>2008-M1-121089</u>	RESURGENCE FINANCI	LEE MARSENA L	03/11/2008
<u>2008-M1-121090</u>	RESURGENCE FINANCI	MALIK RICHARD J	03/11/2008
<u>2008-M1-121091</u>	RESURGENCE FINANCI	CORTESE MARY A	03/11/2008
<u>2008-M1-121092</u>	RESURGENCE FINANCI	STEAGERMAN ANNA M	03/11/2008
<u>2008-M1-121093</u>	RESURGENCE FINANCI	SZEWCZYK MARIUSZ	03/11/2008
<u>2008-M1-121094</u>	RESURGENCE FINANCI	LANIGAN JAMES T	03/11/2008
<u>2008-M1-117569</u>	RESURGENCE FINANCI	RAHMAN MOHAMMED A	02/29/2008

<u>2008-M1-116119</u>	RESURGENCE FINANCI	KORATSI AMANDA G	02/27/2008
<u>2008-M1-115894</u>	RESURGENCE FINANCI	RIZZO RAPHAEL C	02/26/2008
<u>2008-M1-115895</u>	RESURGENCE FINANCI	BALENTINE PAULITA	02/26/2008
<u>2008-M1-115896</u>	RESURGENCE FINANCI	RICE TONY	02/26/2008
<u>2008-M1-115897</u>	RESURGENCE FINANCI	NOOR QUTUBUDDIN	02/26/2008
<u>2008-M1-111655</u>	RESURGENCE FINANCI	BAJJOU JAWAD	02/13/2008
<u>2008-M1-111656</u>	RESURGENCE FINANCI	ARGUETA LUISANA E	02/13/2008
<u>2008-M1-111657</u>	RESURGENCE FINANCI	KOFOWOROLA RAFIU A	02/13/2008
<u>2008-M1-111658</u>	RESURGENCE FINANCI	SMITH SIMON A	02/13/2008
<u>2008-M1-111659</u>	RESURGENCE FINANCI	STEWART ELGIN A	02/13/2008
<u>2008-M1-111660</u>	RESURGENCE FINANCI	VELEZ ALPIO V	02/13/2008
<u>2008-M1-111661</u>	RESURGENCE FINANCI	SZCEPANSKA MARTA	02/13/2008
<u>2008-M1-111662</u>	RESURGENCE FINANCI	SHAHZAD AKMAL	02/13/2008
<u>2008-M1-111663</u>	RESURGENCE FINANCI	RAMOS OLIVER JR	02/13/2008
<u>2008-M1-111664</u>	RESURGENCE FINANCI	CUELLAR KAREN T	02/13/2008
<u>2008-M1-109768</u>	RESURGENCE FINANCI	MURRAY MICHAEL SR	02/06/2008
<u>2008-M1-107728</u>	RESURGENCE FINANCI	SHAW THOMAS L	01/31/2008
<u>2008-M2-000256</u>	RESURGENCE FINANCI	MOLNAR DAVID M	01/30/2008
<u>2008-M1-105210</u>	RESURGENCE FINANCI	HASSAN CARMELA A	01/23/2008
<u>2008-M1-105211</u>	RESURGENCE FINANCI	THOMPSON SHALANDA	01/23/2008
<u>2008-M1-105212</u>	RESURGENCE FINANCI	IBRAHIM YASIR E	01/23/2008
<u>2008-M1-105213</u>	RESURGENCE FINANCI	WELLS RONYELLE C	01/23/2008
<u>2008-M1-105214</u>	RESURGENCE FINANCI	MCDONALD LOLISHA R	01/23/2008
<u>2008-M1-105215</u>	RESURGENCE FINANCI	HUNTER ARTHUR L SR	01/23/2008
<u>2008-M1-105216</u>	RESURGENCE FINANCI	LEBRON FELICITA	01/23/2008
<u>2008-M1-105217</u>	RESURGENCE FINANCI	PRGOMELJA JENNIFER	01/23/2008
<u>2008-M1-105218</u>	RESURGENCE FINANCI	CHRISTIENSEN LOURD	01/23/2008
<u>2008-M1-105219</u>	RESURGENCE FINANCI	POWELL ROSALIE P	01/23/2008
<u>2008-M1-105220</u>	RESURGENCE FINANCI	YASUO KURODA	01/23/2008
<u>2008-M1-105221</u>	RESURGENCE FINANCI	KORFF R A	01/23/2008
<u>2008-M1-105222</u>	RESURGENCE FINANCI	SKALAK BOGDAN	01/23/2008
<u>2008-M1-105223</u>	RESURGENCE FINANCI	FLORES VIRGINIA	01/23/2008
<u>2008-M1-102624</u>	RESURGENCE FINANCI	HARDY FAITH	01/14/2008
<u>2008-M1-101650</u>	RESURGENCE FINANCI	THAPAPAYACKA KANDA	01/09/2008
<u>2008-M1-101651</u>	RESURGENCE FINANCI	BUCKNER SEAN M	01/09/2008
<u>2008-M1-101652</u>	RESURGENCE FINANCI	RAHMAN MOHAMMED A	01/09/2008
<u>2008-M1-101463</u>	RESURGENCE FINANCI	ARSENIJEVIC MIROSL	01/08/2008

<u>2008-M2-000014</u>	RESURGENCE FINANCI	ALKHANI HIND AL	01/04/2008
<u>2008-M2-000015</u>	RESURGENCE FINANCI	HAJ ADNAN A	01/04/2008
<u>2007-M1-257140</u>	RESURGENCE FINANCI	MEZA PEDRO	12/28/2007
<u>2007-M1-601705</u>	RESURGENCE FINANCI	BULEJE JESSICA A	12/19/2007
<u>2007-M1-601706</u>	RESURGENCE FINANCI	HNAIHEN NASER M	12/19/2007
<u>2007-M1-254010</u>	RESURGENCE FINANCI	HUEY ROBERT N	12/19/2007
<u>2007-M1-254011</u>	RESURGENCE FINANCI	DIAZ CONSUELO D	12/19/2007
<u>2007-M1-254012</u>	RESURGENCE FINANCI	ESCAMILLA JUDITH J	12/19/2007
<u>2007-M1-254013</u>	RESURGENCE FINANCI	CAREY SANDRA R	12/19/2007
<u>2007-M1-254015</u>	RESURGENCE FINANCI	DENICOLO WILLIAM A	12/19/2007
<u>2007-M1-254017</u>	RESURGENCE FINANCI	PALUCSKA MELISSA	12/19/2007
<u>2007-M1-254019</u>	RESURGENCE FINANCI	BEALS HENRY R	12/19/2007
<u>2007-M1-254021</u>	RESURGENCE FINANCI	GOMEZ EUGENIO G	12/19/2007
<u>2007-M1-254023</u>	RESURGENCE FINANCI	AUGUSTYN STANISLAW	12/19/2007
<u>2007-M1-254024</u>	RESURGENCE FINANCI	WEILER BRIAN S	12/19/2007
<u>2007-M1-254026</u>	RESURGENCE FINANCI	SCHLESER RICHARD M	12/19/2007
<u>2007-M1-254027</u>	RESURGENCE FINANCI	DO THUY KHAN	12/19/2007
<u>2007-M1-254028</u>	RESURGENCE FINANCI	CHAIRS MARVIN LATO	12/19/2007
<u>2007-M1-254029</u>	RESURGENCE FINANCI	BURKES ALESHA L	12/19/2007
<u>2007-M1-254030</u>	RESURGENCE FINANCI	CHOKSHI SANGITA D	12/19/2007
<u>2007-M1-254031</u>	RESURGENCE FINANCI	OLASIMBO AFOLAKE	12/19/2007
<u>2007-M1-254032</u>	RESURGENCE FINANCI	AKHTAR NADIA F	12/19/2007
<u>2007-M1-253722</u>	RESURGENCE FINANCI	SLEDGE BRYAN M	12/18/2007
<u>2007-M1-253723</u>	RESURGENCE FINANCI	MAZURKIEWICZ KARRI	12/18/2007
<u>2007-M1-253725</u>	RESURGENCE FINANCI	SHIVES FRANCHEDA I	12/18/2007
<u>2007-M1-253726</u>	RESURGENCE FINANCI	RUIZ LUIS A	12/18/2007
<u>2007-M1-253728</u>	RESURGENCE FINANCI	NURNBERG BRUCE A	12/18/2007
<u>2007-M1-253729</u>	RESURGENCE FINANCI	MALLEK MARY R	12/18/2007
<u>2007-M1-253730</u>	RESURGENCE FINANCI	HAMBLIN JUANITA F	12/18/2007
<u>2007-M1-253731</u>	RESURGENCE FINANCI	CHAMBLIS BARBARA L	12/18/2007
<u>2007-M1-253732</u>	RESURGENCE FINANCI	AZARI MARTIN M	12/18/2007
<u>2007-M1-253733</u>	RESURGENCE FINANCI	MAHER PAULA ANN	12/18/2007
<u>2007-M1-253734</u>	RESURGENCE FINANCI	ZARA BARBARA A	12/18/2007
<u>2007-M1-253735</u>	RESURGENCE FINANCI	BACHTA ZDZISLAW	12/18/2007
<u>2007-M1-253736</u>	RESURGENCE FINANCI	MENDEZ RUBEN	12/18/2007
<u>2007-M1-253737</u>	RESURGENCE FINANCI	KHANTI SORAKRIT	12/18/2007
<u>2007-M1-253738</u>	RESURGENCE FINANCI	STUBBLEFIELD OTIS	12/18/2007

APPENDIX B

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

BARBARA KING,)	
individually and on behalf of the class)	
defined herein,)	
)	
Plaintiff,)	Case No. 08 CV 3306
)	Judge Amy J. St. Eve
vs.)	Magistrate Judge Cox
)	
RESURGENCE FINANCIAL, LLC,)	
)	
Defendant.)	

DECLARATION OF DANIEL A. EDELMAN

Daniel A. Edelman declares under penalty of perjury, as provided for by 28 U.S.C. §1746, that the following statements are true:

1. Edelman, Combs, Latturner & Goodwin, LLC, has 5 principals, Daniel A. Edelman, Cathleen M. Combs, James O. Latturner, Tara L. Goodwin, and Michelle R. Teggelaar and 9 associates.

2. Daniel A. Edelman is a 1976 graduate of the University of Chicago Law School. From 1976 to 1981 he was an associate at the Chicago office of Kirkland & Ellis with heavy involvement in the defense of consumer class action litigation (such as the General Motors Engine Interchange cases). In 1981 he became an associate at Reuben & Proctor, a medium-sized firm formed by some former Kirkland & Ellis lawyers, and was made a partner there in 1982. From the end of 1985 he has been in private practice in downtown Chicago. Virtually all of his practice involves litigation on behalf of consumers, mostly through class actions. He is the author of Chapter 6, "Predatory Lending and Potential Class Actions," in Real Estate Litigation (Ill. Inst. For Cont. Legal Educ. 2008), Chapter 4-1, "Truth in Lending Act," in Illinois Causes of Action (Ill. Inst. For Cont. Legal Educ. 2008), ch. 6 of Illinois Mortgage Foreclosure Practice (Ill. Inst. For Cont. Legal Educ. 2003); Predatory Lending and Potential Class Actions, ch. 5 of Real Estate Litigation (Ill. Inst. For Cont. Legal Educ. 2004); co-author of Rosmarin & Edelman, Consumer Class Action Manual (2d-4th editions, National Consumer Law Center 1990, 1995 and 1999); author of Payday Loans: Big Interest Rates and Little Regulation, 11 Loy. Consumer L.Rptr. 174 (1999); author of Consumer Fraud and Insurance Claims, in Bad Faith and Extracontractual Damage Claims in Insurance Litigation, Chicago Bar Ass'n 1992; co-author of Chapter 8, "Fair Debt Collection Practices Act," Ohio Consumer Law (1995 ed.); co-author of Fair Debt Collection: The Need for Private Enforcement, 7 Loy. Consumer L.Rptr. 89 (1995); author of An Overview of The Fair Debt Collection Practices Act, in Financial Services

Litigation, Practising Law Institute (1999); co-author of Residential Mortgage Litigation, in Financial Services Litigation, Practising Law Institute (1996); author of Automobile Leasing: Problems and Solutions, 7 Loy.Consumer L.Rptr. 14 (1994); author of Current Trends in Residential Mortgage Litigation, 12 Rev. of Banking & Financial Services 71 (April 24, 1996); author of Applicability of Illinois Consumer Fraud Act in Favor of Out-of-State Consumers, 8 Loy.Consumer L.Rptr. 27 (1996); co-author of Illinois Consumer Law (Chicago Bar Ass'n 1996); co-author of D. Edelman and M. A. Weinberg, Attorney Liability Under the Fair Debt Collection Practices Act (Chicago Bar Ass'n 1996); author of The Fair Debt Collection Practices Act: Recent Developments, 8 Loy.Consumer L. Rptr. 303 (1996); author of Second Mortgage Frauds, Nat'l Consumer Rights Litigation Conference 67 (Oct. 19-20, 1992); and author of Compulsory Arbitration of Consumer Disputes, Nat'l Consumer Rights Litigation Conference 54, 67 (1994). He is a member of the Illinois bar and admitted to practice in the following courts: United States Supreme Court, Seventh Circuit Court of Appeals, First Circuit Court of Appeals, Second Circuit Court of Appeals, Third Circuit Court of Appeals, Fifth Circuit Court of Appeals, Eighth Circuit Court of Appeals, Ninth Circuit Court of Appeals, Tenth Circuit Court of Appeals, Eleventh Circuit Court of Appeals, United States District Courts for the Northern and Southern Districts of Indiana, United States District Courts for the Northern, Central, and Southern Districts of Illinois, United States District Court for the District of Arizona, United States District Court for the District of Connecticut, and the Supreme Court of Illinois. He is a member of the Northern District of Illinois trial bar.

3. Cathleen M. Combs is a 1976 graduate of Loyola University Law School. She formerly supervised the Northwest office of the Legal Assistance Foundation of Chicago, where she was lead or co-counsel in class actions in the areas of unemployment compensation, prison law, social security law, and consumer law. She joined what is now Edelman, Combs, Lattuner & Goodwin, LLC in early 1991. Decisions in which she was involved prior to joining the firm include: Johnson v. Heckler, 607 F.Supp. 875 (N.D.Ill. 1984), and 100 F.R.D. 70 (N.D. Ill. 1983); Sanders v. Shephard, 185 Ill.App.3d 719, 541 N.E.2d 1150 (1st Dist. 1989); Maller v. Cohen, 176 Ill.App.3d 987, 531 N.E.2d 1029 (1st Dist. 1988); Wright v. Department of Labor, 166 Ill.App.3d 438, 519 N.E.2d 1054 (1st Dist. 1988); Barron v. Ward, 165 Ill.App.3d 653, 517 N.E.2d 591 (1st Dist. 1987); City of Chicago v. Leviton, 137 Ill.App.3d 126, 484 N.E.2d 438 (1st Dist. 1985); Jude v. Morrissey, 117 Ill.App.3d 782, 454 N.E.2d 24 (1st Dist. 1983). She is a member of the Northern District of Illinois trial bar.

4. James O. Lattuner is a 1962 graduate of the University of Chicago Law School. Until 1969, he was an associate and then a partner at the Chicago law firm of Berchem, Schwanes & Thuma. From 1969 to 1995 he was Deputy Director of the Legal Assistance Foundation of Chicago, where he specialized in consumer law, including acting as lead counsel in over 30 class actions. His publications include Chapter 8 ("Defendants") in Federal Practice Manual for Legal Services Attorneys (M. Masinter, Ed., National Legal Aid and Defender Association 1989); Governmental Tort Immunity in Illinois, 55 Ill.B.J. 29 (1966); Illinois Should Explicitly Adopt the Per Se Rule for Consumer Fraud Act Violations, 2 Loy.Consumer L.Rep. 64 (1990), and Illinois Consumer Law (Chicago Bar Ass'n 1996). He has taught in a nationwide series of 18 Federal Practice courses sponsored by the Legal Services Corporation, each lasting

four days and designed for attorneys with federal litigation experience. He has argued some 30 appeals, including two cases in the United States Supreme Court and two in the Illinois Supreme Court. Mr. Latturner was involved in many of the significant decisions establishing the rights of Illinois consumers. He is a member of the Northern District of Illinois trial bar.

5. Tara L. Goodwin is a graduate of the University of Chicago (B.A., with general honors, 1988) and Illinois Institute of Technology, Chicago-Kent College of Law (J.D., with high honors, 1991). She has been with the firm since her graduation and has participated in many of the cases described below. **Reported Cases.** Williams v. Chartwell Financial Services, LTD, 204 F.3d 748 (7th Cir. 2000); Hillenbrand v. Meyer Medical Group, 682 N.E.2d 101 (Ill.1st Dist. 1997), 720 N.E.2d 287 (Ill.1st Dist. 1999); Bessette v. Avco Fin. Servs., 230 F.3d 439 (1st Cir. 2000); Large v. Conesco Fin. Servicing Co., 292 F.3d 49 (1st Cir. 2002); Carbajal v. Capital One, 219 F.R.D. 437 (N.D.Ill. 2004); Russo v. B&B Catering, 209 F.Supp.2d 857 (N.D.IL 2002); Garcia v. Village of Bensenville, 2002 U.S.Dist. LEXIS 3803 (N.D.Ill.); Romaker v. Crossland Mtg. Co., 1996 U.S.Dist. LEXIS 6490 (N.D.IL); Mount v. LaSalle Bank Lake View, 926 F.Supp. 759 (N.D.Ill 1996). She is a member of the Northern District of Illinois trial bar.

6. Michelle R. Teggelaar is a graduate of the University of Illinois (B.A., 1993) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D., with honors, 1997). **Reported Cases:** Johnson v. Revenue Management, Inc., 169 F.3d 1057 (7th Cir.1999); Hernandez v. Attention, LLC, 429 F. Supp. 2d 912 (N.D. Ill. 2005); Coelho v. Park Ridge Oldsmobile, Inc., 247 F. Supp. 2d 1004 (N.D. Ill. 2003); Dominguez v. Alliance Mtge., Co., 226 F. Supp. 2d 907 (N.D. Ill. 2002); Watson v. CBSK Financial Group, Inc., 197 F. Supp. 2d 1118 (N.D. Ill. 2002); Van Jackson v. Check 'N Go of Illinois, Inc. 123 F. Supp. 2d 1085 (N.D. Ill. 2000), Van Jackson v. Check 'N Go of Illinois, Inc., 123 F. Supp. 2d 1079, Van Jackson v. Check 'N Go of Illinois, Inc., 114 F. Supp. 2d 731 (N.D. Ill. 2000); Van Jackson v. Check 'N Go of Illinois, Inc., 193 F.R.D. 544 (N.D. Ill. 2000); Vines v. Sands, 188 F.R.D. 302 (N.D. Ill. 1999); Veillard v. Mednick, 24 F. Supp. 2d 863 (N.D. Ill.1998); Sledge v. Sands, 182 F.R.D. 255 (N.D. Ill. 1998), Vines v. Sands, 188 F.R.D. 203 (N.D. Ill. 1999), Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. 2001); Binder v. Atlantic Credit and Finance, Inc., 2007 U.S. Dist. LEXIS 11483 (S.D. Ind. 2007); Carroll v. Butterfield Heath Care, Inc., 2003 WL 22462604 (N.D. Ill. 2003); Payton v. New Century Mtge., Inc., 2003 WL 22349118 (N.D. Ill. 2003); Seidat v. Allied Interstate, Inc., 2003 WL 2146825 (N.D. Ill. 2003) (Report and Recommendation); Michalowski v. Flagstar Bank, FSB, 2002 WL 112905 (N.D. Ill. 2002); Bigalke v. Creditrust Corp., 2001 WL 1098047 (N.D. Ill 2001) (Report and Recommendation); Donnelly v. Illini Cash Advance, 2000 WL 1161076 (N.D. Ill. 2000); Mitchem v. Paycheck Advance Express, 2000 WL 419992 (N.D. Ill 2000); Pinkett v. Moolah Loan Co., 1999 WL 1080596 (N.D. Ill. 1999); Farley v. Diversified Collection Serv., 1999 WL 965496 (N.D. Ill. 1999); Davis v. Commercial Check Control, 1999 WL 965496 (N.D. Ill. 1999); Sledge v. Sands, 1999 WL 261745 (N.D. Ill. 1999); Slater v. Credit Sciences, Inc., 1998 WL 341631 (N.D. Ill. 1998); Slater v. Credit Sciences, Inc., 1998 WL 299803 (N.D. Ill. 1998).

7. Associates

a. Francis R. Greene is a graduate of Johns Hopkins University (B.A., with honors, May 1984), Rutgers University (Ph.D., October 1991), and Northwestern University Law School (J.D., 2000). **Reported Cases:** Johnson v. Thomas, 342 Ill. App.3d 382, 794 N.E.2d 919 (1st Dist. 2003); Jolly v. Shapiro & Kreisman, 237 F. Supp. 2d 888 (N.D. Ill. 2002); Parker v. 1-800 Bar None, a Financial Corp., Inc. 2002 WL 215530 (N.D. Ill. 2002); Jiang v. Allstate Ins. Co. (199 F.R.D. 267); Hill v. AMOCO Oil Co. 2003 WL 262424, 2001 WL 293628 (N.D. Ill. 2003); Roquet v. Arthur Anderson LLP 2002 WL 1900768 (N.D. Ill. 2002); White v. Financial Credit, Corp. 2001 WL 1665386 (N.D. Ill.); Ransom v. Gurnee Volkswagen 2001 WL 1241297 (N.D. Ill. 2001) and 2002 WL 449703 (N.D. Ill. 2002); Doxie v. Impac Funding Corp. 2002 WL 31045387 (N.D. Ill. 2002); Levin v. Kluever & Platt LLC 2003 WL 22757763 and 2003 WL 22757764 (N.D. Ill. 2003); Pleasant v. Risk Management Alternatives 2003 WL 22175390 (N.D. Ill. 2003); Jenkins v. Mercantile Mortgage 231 F. Supp. 2d 737 (N.D. Ill. 2002); Hobson v. Lincoln Ins. Agency, Inc. 2001 WL 55528, 2001 WL 648958 (N.D. Ill. 2001), Anderson v. Lincoln Ins. Agency 2003 WL 291928, Hobson v. Lincoln Ins. Agency 2003 WL 338161 (N.D. Ill. 2003); Handy v. Anchor Mortgage Corp., 464 F.3d 760 (7th Cir. 2006). He is a member of the Northern District of Illinois trial bar.

b. Julie Clark (née Cobolovic) is a graduate of Northern Illinois University (B.A., 1997) and DePaul University College of Law (J.D., 2000). **Reported Cases:** Qualkenbush v. Harris Trust & Savings Bank 219 F. Supp.2d 935 (N.D. Ill., 2002); Covington-McIntosh v. Mount Glenwood Memory Gardens 2002 WL 31369747 (N.D. Ill., 2002), 2003 WL 22359626 (N.D. Ill. 2003); Ballard Nursing Center, Inc. v. GF Healthcare Products, Inc., 2007 U.S. Dist. LEXIS 84425 (N.D. Ill. Nov. 14, 2007); Record-A-Hit, Inc. v. Nat'l. Fire Ins. Co., No. 1-07-0684, 2007 Ill. App. LEXIS 1194 (Ill. App. 1st Dist. Nov. 13, 2007).

c. Heather A. Kolbus (née Piccirilli) is a graduate of DePaul University (B.S. *cum laude*, 1997), and Roger Williams University School of Law (J.D., 2002). **Reported Cases:** Clark v. Experian Info. Solutions, Inc., 2004 U.S. Dist. LEXIS 28324 (D.S.C. Jan. 14, 2004); DeFrancesco v. First Horizon Home Loan Corp., 2006 U.S. Dist. LEXIS 80718 (S.D. Ill. Nov. 2, 2006); Jeppesen v. New Century Mortgage Corp., 2006 U.S. Dist. LEXIS 84035 (N.D. Ind. Nov. 17, 2006); Benedia v. Super Fair Cellular, Inc., 2007 U.S. Dist. LEXIS 71911 (N.D. Ill. Sept. 26, 2007).

d. Thomas E. Soule is a graduate of Stanford University (B.A., 2000), and the University of Wisconsin Law School (J.D., 2003). **Reported Cases:** Murray v. Sunrise Chevrolet, Inc., 441 F.Supp.2d 940 (N.D. Ill. 2006); Iosello v. Leiblys, Inc., 502 F. Supp.2d 782 (N.D. Ill. 2007); Claffey v. River Oaks Hyundai, Inc., 486 F. Supp.2d 776 (N.D. Ill. 2007).

e. Cassandra P. Miller is a graduate of the University of Wisconsin – Madison (B.A. 2001) and John Marshall Law School (J.D. *magna cum laude* 2006). **Reported Cases:** Pietras v. Sentry Ins. Co., 513 F. Supp.2d 983 (N.D. Ill. 2007); Hernandez v. Midland Credit Mgmt., 2007 U.S. Dist. LEXIS 16054 (N.D. Ill. Sept. 25, 2007); Balogun v. Midland Credit Mgmt., 2007 U.S. Dist. LEXIS 74845 (S.D. Ind. Oct. 5, 2007).

f. Tiffany N. Hardy (admitted NY, DC, IL) is a graduate of Tuskegee University (B.A. 1998) and Syracuse University College of Law (J.D.2001).

g. Zachary Jacobs is a graduate of the University of South Dakota (B.S. 2002) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D. 2007).

h. Rupali Shah is a graduate of the University of Chicago (B.A. 2004) and University of Illinois College of Law (J.D. 2007).

i. Michael J. Aschenbrener is a graduate of the University of Minnesota (B.A. 2001) and the Chicago-Kent College of Law, Illinois Institute of Technology (J.D. May 2007).

8. The firm also has 15 legal assistants, as well as other support staff.

9. Since its inception, the firm has recovered more than \$500 million for consumers.

10. The types of cases handled by the firm are illustrated by the following:

11. Mortgage charges and servicing practices: The firm has been involved in dozens of cases, mostly class actions, complaining of illegal charges on mortgages and improper servicing practices. These include MDL-899, In re Mortgage Escrow Deposit Litigation, and MDL-1604, In re Ocwen Federal Bank FSB Mortgage Servicing Litigation, as well as the Fairbanks mortgage servicing litigation. Decisions in the firm's mortgage cases include: Christakos v. Intercounty Title Co., 196 F.R.D. 496 (N.D.Ill. 2000); Johnstone v. Bank of America, N.A., 173 F.Supp.2d 809 (N.D.Ill. 2001); Leon v. Washington Mut. Bank, F.A., 164 F.Supp.2d 1034 (N.D.Ill. 2001); Williamson v. Advanta Mortg. Corp., 1999 U.S. Dist. LEXIS 16374 (N.D.Ill., Oct. 5, 1999); McDonald v. Washington Mut. Bank, F.A., 2000 U.S. Dist. LEXIS 11496 (N.D.Ill., June 22, 2000); Metmor Financial, Inc. v. Eighth Judicial District Court, No. 23848 (Nev.Sup.Ct., Apr. 27, 1993); GMAC Mtge. Corp. v. Stapleton, 236 Ill.App.3d 486, 603 N.E.2d 767 (1st Dist. 1992), leave to appeal denied, 248 Ill.2d 641, 610 N.E.2d 1262 (1993); Leff v. Olympic Fed. S. & L. Ass'n, 1986 WL 10636 (N.D.Ill. 1986); Aitken v. Fleet Mtge. Corp., 1991 U.S.Dist. LEXIS 10420 (N.D.Ill. 1991), and 1992 U.S.Dist. LEXIS 1687 (N.D.Ill., Feb. 12, 1992); Poindexter v. National Mtge. Corp., 1991 U.S.Dist. LEXIS 19643 (N.D.Ill., Dec. 23, 1991), later opinion, 1995 U.S.Dist. LEXIS 5396 (N.D.Ill., April 24, 1995); Sanders v. Lincoln Service Corp., 1993 U.S.Dist. LEXIS 4454 (N.D.Ill. 1993); Robinson v. Empire of America Realty Credit Corp., 1991 U.S.Dist. LEXIS 2084 (N.D.Ill., Feb. 20, 1991); In re Mortgage Escrow Deposit Litigation, M.D.L. 899, 1994 U.S.Dist. LEXIS 12746 (N.D.Ill., Sept. 8, 1994); Greenberg v. Republic Federal S. & L. Ass'n, 1995 U.S.Dist. LEXIS 5866 (N.D.Ill., May 1, 1995).

12. The recoveries in the escrow overcharge cases alone are over \$250 million. Leff was the seminal case on mortgage escrow overcharges.

13. The escrow litigation had a substantial effect on industry practices, resulting in limitations on the amounts which mortgage companies held in escrow.

14. Bankruptcy: The firm brought a number of cases complaining that money was being systematically collected on discharged debts, in some cases through the use of invalid reaffirmation agreements, including the national class actions against Sears and General Electric. Conley v. Sears, Roebuck, 1:97cv11149 (D.Mass); Fisher v. Lechmere Inc., 1:97cv3065, (N.D.Ill.). These cases were settled and resulted in recovery by nationwide classes. Cathleen Combs successfully argued the first Court of Appeals case to hold that a bankruptcy debtor induced to pay a discharged debt by means of an invalid reaffirmation agreement may sue to recover the payment. Bessette v. Avco Financial Services, 230 F.3d 439 (1st Cir. 2000).

15. Automobile sales and financing practices: The firm has brought many cases challenging practices relating to automobile sales and financing, including:

a. Hidden finance charges resulting from pass-on of discounts on auto purchases. Walker v. Wallace Auto Sales, Inc., 155 F.3d 927, 1998 U.S. App. LEXIS 22663 (7th Cir. 1998).

b. Misrepresentation of amounts disbursed for extended warranties. Taylor v. Quality Hyundai, Inc., 150 F.3d 689, 1998 U.S.App. LEXIS 16434 (7th Cir. 1998); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996); Slawson v. Currie Motors Lincoln Mercury, Inc., 1995 U.S.Dist. LEXIS 451 (N.D.Ill., Jan. 5, 1995); Cirone-Shadow v. Union Nissan, Inc., 1995 U.S.Dist. LEXIS 1379 (N.D.Ill., Feb. 3, 1995), later opinion, 1995 U.S.Dist. LEXIS 5232 (N.D.Ill., April 20, 1995) (same); Chandler v. Southwest Jeep-Eagle, Inc., 1995 U.S. Dist. LEXIS 8212 (N.D.Ill., June 8, 1995); Shields v. Lefta, Inc., 1995 U.S.Dist. LEXIS 7807 (N.D.Ill., June 5, 1995).

c. Spot delivery. Janikowski v. Lynch Ford, Inc., 1999 U.S. Dist. LEXIS 3524 (N.D.Ill., March 11, 1999); Diaz v. Westgate Lincoln Mercury, Inc., 1994 U.S.Dist. LEXIS 16300 (N.D.Ill. 1994); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996).

d. Force placed insurance. Bermudez v. First of America Bank Champion, N.A., 860 F.Supp. 580 (N.D.Ill. 1994); Travis v. Boulevard Bank, 1994 U.S.Dist. LEXIS 14615 (N.D.Ill., Oct. 13, 1994), modified, 880 F.Supp. 1226 (N.D.Ill., 1995); Moore v. Fidelity Financial Services, Inc., 884 F. Supp. 288 (N.D.Ill. 1995).

e. Improper obligation of cosigners. Lee v. Nationwide Cassell, 174 Ill.2d 540, 675 N.E.2d 599 (1996); Taylor v. Trans Acceptance Corp., 267 Ill.App.3d 562, 641 N.E.2d 907 (1st Dist. 1994), leave to appeal denied, 159 Ill.2d 581, 647 N.E.2d 1017 (1995).

f. Evasion of FTC holder rule. Brown v. LaSalle Northwest Nat'l Bank, 148 F.R.D. 584 (N.D.Ill. 1993), 820 F.Supp. 1078 (N.D.Ill. 1993), and 1993 U.S.Dist.

LEXIS 11419 (N.D.Ill., Aug. 13, 1993).

16. These cases also had a substantial effect on industry practices. The warranty cases, such as Grimaldi, Gibson, Slawson, Cirone-Shadow, Chandler, and Shields, resulted in the Federal Reserve Board's revision of applicable disclosure requirements, so as to prevent car dealers from representing that the charge for an extended warranty was being disbursed to a third party when that was not in fact the case.

17. Predatory lending practices: The firm has brought numerous cases challenging predatory mortgage and "payday" lending practices, mostly as class actions. Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. Sup. Ct. 2001); Williams v. Chartwell Fin. Servs., 204 F.3d 748 (7th Cir. 2000); Parker v. 1-800 Bar None, a Financial Corp., Inc., 01 C 4488, 2002 WL 215530 (N.D.Ill., Feb 12, 2002); Gilkey v. Central Clearing Co., 202 F.R.D. 515 (E.D.Mich. 2001); Van Jackson v. Check 'N Go of Ill., Inc., 114 F.Supp.2d 731 (N.D.Ill. 2000), later opinion, 193 F.R.D. 544 (N.D.Ill. 2000), 123 F.Supp. 2d 1079 (N.D.Ill. 2000), later opinion, 123 F.Supp. 2d 1085 (N.D.Ill. 2000); Henry v. Cash Today, Inc., 199 F.R.D. 566 (S.D.Tex. 2000); Donnelly v. Illini Cash Advance, Inc., 00 C 94, 2000 WL 1161076, 2000 U.S. Dist. LEXIS 11906 (N.D.Ill., Aug. 14, 2000); Jones v. Kunin, 2000 U.S. Dist. LEXIS 6380 (S.D.Ill., May 1, 2000); Davis v. Cash for Payday, 193 F.R.D. 518 (N.D.Ill. 2000); Reese v. Hammer Fin. Corp., 99 C 716, 1999 U.S. Dist. LEXIS 18812, 1999 WL 1101677 (N.D.Ill., Nov. 29, 1999); Pinkett v. Moolah Loan Co., 1999 U.S. Dist. LEXIS 17276 (N.D.Ill., Nov. 1, 1999); Gutierrez v. Devon Fin. Servs., 1999 U.S. Dist. LEXIS 18696 (N.D.Ill., Oct. 6, 1999); Vance v. National Benefit Ass'n, 99 C 2627, 1999 WL 731764, 1999 U.S. Dist. LEXIS 13846 (N.D.Ill., Aug. 26, 1999).

18. Other consumer credit issues: The firm has also brought a number of other Truth in Lending and consumer credit cases, mostly as class actions, involving such issues as:

a. Phony nonfiling insurance. Edwards v. Your Credit Inc., 148 F.3d 427, 1998 U.S. App. LEXIS 16818 (5th Cir. 1998); Adams v. Plaza Finance Co., 1999 U.S. App. LEXIS 1052 (7th Cir., January 27, 1999); Johnson v. Aronson Furniture Co., 1997 U.S. Dist. LEXIS 3979 (N.D. Ill., March 31, 1997).

b. The McCarran Ferguson Act exemption. Autry v. Northwest Premium Services, Inc., 144 F.3d 1037, 1998 U.S. App. LEXIS 9564 (7th Cir. 1998).

c. Loan flipping. Emery v. American General, 71 F.3d 1343 (7th Cir. 1995). Emery limited the pernicious practice of "loan flipping," in which consumers are solicited for new loans and are then refinanced, with "short" credits for unearned finance charges and insurance premiums being given through use of the "Rule of 78s."

d. Home improvement financing practices. Fidelity Financial Services, Inc. v. Hicks, 214 Ill.App.3d 398, 574 N.E.2d 15 (1st Dist. 1991), leave to appeal

denied, 141 Ill.2d 539, 580 N.E.2d 112; Heastie v. Community Bank of Greater Peoria, 690 F.Supp. 716 (N.D.Ill. 1989), later opinion, 125 F.R.D. 669 (N.D.Ill. 1990), later opinions, 727 F.Supp. 1133 (N.D.Ill. 1990), and 727 F.Supp. 1140 (N.D.Ill. 1990). Heastie granted certification of a class of over 6,000 in a home improvement fraud case.

e. Arbitration clauses. Wrightson v. ITT Financial Services, 617 So.2d 334 (Fla. 1st DCA 1993).

f. Insurance packing. Elliott v. ITT Corp., 764 F.Supp. 102 (N.D.Ill. 1990), later opinion, 150 B.R. 36 (N.D.Ill. 1992).

19. Automobile leases: The firm has brought a number of cases alleging illegal charges and improper disclosures on automobile leases, mainly as class actions. Decisions in these cases include Lundquist v. Security Pacific Automotive Financial Services Corp., Civ. No. 5:91-754 (TGFD) (D.Conn.), aff'd, 993 F.2d 11 (2d Cir. 1993); Kedziora v. Citicorp Nat'l Services, Inc., 780 F.Supp. 516 (N.D.Ill. 1991), later opinion, 844 F.Supp. 1289 (N.D.Ill. 1994), later opinion, 883 F.Supp. 1144 (N.D.Ill. 1995), later opinion, 1995 U.S. Dist. LEXIS 12137 (N.D.Ill., Aug. 18, 1995), later opinion, 1995 U.S. Dist. LEXIS 14054 (N.D.Ill., Sept. 25, 1995); Johnson v. Steven Sims Subaru and Subaru Leasing, 1993 U.S. Dist. LEXIS 8078 (N.D.Ill., June 9, 1993), and 1993 U.S. Dist. LEXIS 11694 (N.D.Ill., August 20, 1993); McCarthy v. PNC Credit Corp., 1992 U.S. Dist. LEXIS 21719 (D.Conn., May 27, 1992); Kinsella v. Midland Credit Mgmt., Inc., 1992 U.S. Dist. LEXIS 1405, 1992 WL 26908 (N.D.Ill. 1992); Highsmith v. Chrysler Credit Corp., 18 F.3d 434 (7th Cir. 1994); Black v. Mitsubishi Motors Credit of America, Inc., 1994 U.S. Dist. LEXIS 11158 (N.D.Ill., August 10, 1994); Simon v. World Omni Leasing Inc., 146 F.R.D. 197 (S.D.Ala. 1992). Settlements in such cases include Shepherd v. Volvo Finance North America, Inc., 1-93-CV-971 (N.D.Ga.) (\$8 million benefit); McCarthy v. PNC Credit Corp., 291 CV 00854 PCD (D.Conn.); Lynch Leasing Co. v. Moore, 90 CH 876 (Circuit Court of Cook County, Illinois) (class in auto lease case was certified for litigation purposes, partial summary judgment was entered, and case was then settled); Blank v. Nissan Motor Acceptance Corp., 91 L 8516 (Circuit Court of Cook County, Illinois); Mortimer v. Toyota Motor Credit Co., 91 L 18043 (Circuit Court of Cook County, Illinois); Duffy v. Security Pacific Automotive Financial Services, Inc., 93-729 IEG (BTM) (S.D.Cal., April 28, 1994).

20. Lundquist and Highsmith are leading cases; both held that commonly-used lease forms violated the Consumer Leasing Act. As a result of the Lundquist case, the Federal Reserve Board completely revamped the disclosure requirements applicable to auto leases, resulting in vastly improved disclosures to consumers.

21. Collection practices: The firm has brought a number of cases under the Fair Debt Collection Practices Act, both class and individual. Decisions in these cases include: Jenkins v. Heintz, 25 F.3d 536 (7th Cir. 1994), aff'd 115 S.Ct. 1489, 131 L.Ed.2d 395 (1995); Johnson v. Revenue Management Corp., 169 F.3d 1057, 1999 U.S. App. LEXIS 3142 (7th Cir. 1999); Keele v. Wexler & Wexler, 1996 U.S. Dist. LEXIS 3253 (N.D.Ill., March 18, 1996)

(class), 1995 U.S. Dist. LEXIS 13215 (N.D.Ill. 1995) (merits), *aff'd*, 149 F.3d 589, 1998 U.S. App. LEXIS 15029 (7th Cir. 1998); Mace v. Van Ru Credit Corp., 109 F.3d 338, 1997 U.S. App. LEXIS 5000 (7th Cir., Mar. 17, 1997); Maguire v. Citicorp Retail Services, Inc., 147 F.3d 232, 1998 U.S. App. LEXIS 16112 (2d Cir. 1998); Young v. Citicorp Retail Services, Inc., 1998 U.S. App. LEXIS 20268 (2d Cir. 1998); Charles v. Lundgren & Assocs., P.C., 119 F.3d 739, 1997 U.S. App. LEXIS 16786 (9th Cir. 1997); Avila v. Rubin, 84 F.3d 222 (7th Cir. 1996), *aff'g* Avila v. Van Ru Credit Corp., 1995 U.S. Dist. LEXIS 461 (N.D.Ill., Jan. 10, 1995), later opinion, 1995 U.S. Dist. LEXIS 1502 (N.D.Ill., Feb. 6, 1995), later opinion, 1995 U.S. Dist. LEXIS 17117 (N.D.Ill., Nov. 14, 1995); Tolentino v. Friedman, 833 F.Supp. 697 (N.D.Ill. 1993), *aff'd in part and rev'd in part*, 46 F.3d 645 (7th Cir. 1995); Blakemore v. Pekay, 895 F.Supp. 972 (N.D.Ill. 1995); Oglesby v. Rotche, 1993 U.S. Dist. LEXIS 15687 (N.D.Ill., Nov. 4, 1993), *later opinion*, 1994 U.S. Dist. LEXIS 4866 (N.D.Ill., April 15, 1994); Laws v. Cheslock, 1999 U.S. Dist. LEXIS 3416 (N.D.Ill., Mar. 8, 1999); Davis v. Commercial Check Control, Inc., 1999 U.S. Dist. LEXIS 1682 (N.D.Ill., Feb. 12, 1999); Hoffman v. Partners in Collections, Inc., 1993 U.S. Dist. LEXIS 12702 (N.D.Ill., Sept. 15, 1993); Vaughn v. CSC Credit Services, Inc., 1994 U.S. Dist. LEXIS 2172 (N.D.Ill., March 1, 1994), adopted, 1995 U.S. Dist. LEXIS 1358 (N.D.Ill., Feb. 3, 1995); Beasley v. Blatt, 1994 U.S. Dist. LEXIS 9383 (N.D.Ill., July 14, 1994); Taylor v. Fink, 1994 U.S. Dist. LEXIS 16821 (N.D.Ill., Nov. 23, 1994); Gordon v. Fink, 1995 U.S. Dist. LEXIS 1509 (N.D.Ill., Feb. 7, 1995); Brujis v. Shaw, 876 F.Supp. 198 (N.D.Ill. 1995). Settlements in such cases include Boddie v. Meyer, 93 C 2975 (N.D.Ill.); and Cramer v. First of America Bank Corporation, 93 C 3189 (N.D.Ill.).

22. Jenkins v. Heintz is a leading decision regarding the liability of attorneys under the Fair Debt Collection Practices Act. I argued it before the Supreme Court and Seventh Circuit. Avila v. Rubin is a leading decision on phony "attorney letters."

23. Fair Credit Reporting Act: The firm has filed numerous cases under the Fair Credit Reporting Act, primarily as class actions. One line of cases alleges that lenders and automotive dealers, among others, improperly accessed consumers' credit information, without their consent and without having a purpose for doing so permitted by the FCRA. Important decisions in this area include: Cole v. U.S. Capital, Inc., 389 F.3d 719 (7th Cir. 2004), Murray v. GMAC Mortgage Corp., 434 F.3d 948 (7th Cir. 2006); Perry v. First National Bank, 459 F.3d 816 (7th Cir. 2006); Murray v. Sunrise Chevrolet, Inc., 441 F. Supp.2d 940 (N.D. Ill. 2006); Murray v. GMAC Mortgage Corp., 05 C 1229, ____ F.Supp.2d ____, 2007 U.S. Dist. LEXIS 26726 (N.D.Ill. April 10, 2007); Shellman v. Countrywide Home Loans, Inc., 1:05-CV-234-TS, 2007 U.S. Dist. LEXIS 27491 (N.D.Ind., April 12, 2007); In re Ocean Bank, 06 C 3515, 2007 U.S. Dist. LEXIS 28973 (N.D.Ill., March 16, 2007), later opinion, 2007 U.S. Dist. LEXIS 29443 (N.D. Ill., Apr. 9, 2007); Asbury v. People's Choice Home Loan, Inc., 05 C 5483, 2007 U.S. Dist. LEXIS 17654 (N.D.Ill., March 12, 2007); Claffey v. River Oaks Hyundai, Inc., 238 F.R.D. 464 (N.D.Ill. 2006); Murray v. IndyMac Bank, FSB, 461 F.Supp.2d 645 (N.D.Ill. 2006); Kudlicki v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81103 (N.D. Ill., Nov. 2, 2006); Thomas v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81358 (N.D. Ill., Oct. 24, 2006); Pavone v. Aegis Lending Corp., 2006 U.S. Dist. LEXIS 62157 (N.D. Ill., Aug. 31, 2006); Murray v. E*Trade Financial Corp., 2006 U.S. Dist. LEXIS 53945 (N.D. Ill., July 19,

2006); Bonner v. Home 123 Corp., 2006 U.S. Dist. LEXIS 37922 (N.D. Ind., May 25, 2006); Murray v. Sunrise Chevrolet, Inc., 2006 U.S. Dist. LEXIS 19626 (N.D. Ill., Mar. 30, 2006); and Murray v. Finance America, LLC, 2006 U.S. Dist. LEXIS 7349 (N.D. Ill., Jan 5, 2006). More than 15 such cases have been settled on a classwide basis.

24. Class action procedure: Important decisions include Crawford v. Equifax Payment Services, Inc., 201 F.3d 877 (7th Cir. 2000); Blair v. Equifax Check Services, Inc., 181 F.3d 832 (7th Cir. 1999); Mace v. Van Ru Credit Corp., 109 F.3d 338, 344 (7th Cir. 1997); and Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991).

25. Landlord-tenant: The firm has brought a number of class actions against landlords for various matters including failing to pay interest on security deposits or commingling security deposits, breach of the warranty of habitability, improper late charges, and various violations of the CRLTO. Reported decisions include: Wang v. Williams, 343 Ill. App. 3d 495; 797 N.E.2d 179 (5th Dist. 2003); Onni v. Apartment Management and Investment Co., 344 Ill. App. 3d 1099; 801 N.E.2d 586 (2d Dist. 2003) (case challenging improper late charges, which later settled on a class basis for \$200,000); Dickson v. West Koke Mill Village P'Ship, 329 Ill.App.3d 341 (4th Dist. 2002). Illustrative cases include: Hale v. East Lake Management & Developmental Corp., et al., 00 CH 16139, in the Cook County Circuit Court, Judge Madden granted class certification for tenants who had not been paid their security deposit interest after the end of each twelve month rental period. The East Lake case later settled on a classwide basis for over \$400,000.

26. Some of the other reported decisions in our cases include: Elder v. Coronet Ins. Co., 201 Ill.App.3d 733, 558 N.E.2d 1312 (1st Dist. 1990); Smith v. Keycorp Mtge., Inc., 151 Bankr. 870 (N.D.Ill. 1992); Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991), leave to appeal denied, 144 Ill.2d 633, 591 N.E.2d 21, cert. denied, U.S. (1992); Armstrong v. Edelson, 718 F.Supp. 1372 (N.D.Ill. 1989); Newman v. 1st 1440 Investment, Inc., 1993 U.S.Dist. LEXIS 354 (N.D.Ill. 1993); Mountain States Tel. & Tel. Co. v. District Court, 778 P.2d 667 (Colo. 1989); Disher v. Fulgoni, 124 Ill.App.3d 257, 464 N.E.2d 639, 643 (1st Dist. 1984); Harman v. Lyphomed, Inc., 122 F.R.D. 522 (N.D.Ill. 1988); Haslam v. Lefta, Inc., 1992 U.S.Dist. LEXIS 3623 (N.D.Ill., March 25, 1994); Source One Mortgage Services Corp. v. Jones, 1994 U.S.Dist. LEXIS 333 (N.D.Ill., Jan. 13, 1994).

27. Gordon v. Boden is the first decision approving "fluid recovery" in an Illinois class action. Elder v. Coronet Insurance held that an insurance company's reliance on lie detectors to process claims was an unfair and deceptive trade practice.

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